



A publication of  
City of Memphis  
Division of Housing & Community Development  
And Seedco

June 2003



Renaissance Business Center • 555 Beale Street • Memphis, TN 38103



June 2003

Dear Entrepreneur,

The City of Memphis Division of Housing and Community Development (HCD), in collaboration with Seedco, is pleased to present the *City of Memphis Small Business Resource Guide*. This guide, published in conjunction with the grand (re-)opening of the Renaissance Business Center at 555 Beale Street, is borne of the City's commitment to promote and support entrepreneurs and small business development.

As Memphis is revitalized, HCD has enjoyed the cooperation of countless agencies and individuals to make our city a place where all entrepreneurs can do business. In particular, we are working to meet the needs of disadvantaged entrepreneurs to launch successful businesses. This Resource Guide, along with the Renaissance Business Center, is a means toward that end. The Center exemplifies the City's cohesive support of entrepreneurship, through on-site hands-on training via the Black Business Association, TN Small Business Development Center, and the U.S. Small Business Administration, among others. This guide, available at the Center, on-line, and in the future at your local CDC, offers broad coverage of all resources, city-wide, that can assist individuals launch and grow their businesses. We hope you will find this guide useful and contact the organizations represented, to discuss your plans for doing business in Memphis.

Seedco shares HCD's commitment to revitalizing Memphis. Working together to create a local economic multiplier effect by supporting entrepreneurship and small business development, HCD, Seedco, and our local partners will keep businesses in their communities, and foster and encourage commercial activity within these neighborhoods.

On the following pages is a Table of Contents and instructions on how to navigate the information contained in the guide. It is important to note that only the organizations presented in this guide can completely and accurately explain all services and eligibility requirements. In addition, this guide will be updated quarterly on the Center's website.

We would like to acknowledge the U.S. Department of Housing and Urban Development for their generous funding to make this initiative possible. We could not have created this guide without the collaboration of the members of the Non-Profit Service Providers Retreat, in particular the hard work of the Information Dissemination Subcommittee. Finally, we would like to thank all of those who participated in this initiative.

Thank you for doing business in Memphis.

Sincerely,

Robert Lipscomb  
Director  
City of Memphis, Housing & Community Development

William J. Grinker  
President  
Seedco

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## HOW TO USE THIS GUIDE

The purpose of this guide is to assist entrepreneurs and business owners in Memphis and Shelby County access resources and services designed to grow their business.

Organizations in Memphis/Shelby County that serve the entrepreneurial community are grouped in this guide according to the types of services they provide. Please note that organizations may provide a multitude of services; in this case, they are repeated throughout the guide. Within each organization snapshot, information is arranged as follows:

1. Contact Information

2. Services Available

Includes:

- Counseling and Technical Assistance
- Access to Information Technology
- Advocacy Services
- Access to Capital
- Contract and Referral Partners

3. Client Eligibility

Includes:

- Socioeconomic qualifications
- Company requirements
- Fee for service requirements

4. How to Access Services

Please note that each organization differs in the services it provides to local entrepreneurs. Special attention is paid in this guide to membership and fee for service requirements. You should always contact each organization to best understand their full range of services.

Finally, there is an index at the back of this guide for quick reference by Organization name.

We hope that you will find this Resource Guide instructive as you develop your business and contribute to the City of Memphis's economic growth.

## ADVANCE MEMPHIS

Advance Memphis is a community-based organization working with low-income entrepreneurs and micro-businesses in the Cleaborn/Foote community.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Steve Nash
<b>B. Address:</b>	P.O. Box 2201 Memphis 38101
<b>C. Phone Number:</b>	901-543-8525
<b>D. Fax:</b>	901-578-4589
<b>E. Email Address:</b>	<a href="mailto:AdvanceMemphis@aol.com">AdvanceMemphis@aol.com</a>
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am - 5:00pm
<b>H. Membership Required:</b>	No
<b>I. Fee-Based Services:</b>	No

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance:

**C. All Technical Assistance, whether guided or Hands-on, is informal and structured on a case-by-case basis.**

#### D. Skills Training (certificate programs, secretarial skills, etc.):

- Group classes in financial literacy will be offered beginning in Fall 2002

#### E. Access to Information & Communication Technology:

- PCs, Phones, Fax, Internet

#### F. Access to Capital:

- Individual Development Accounts (IDAs) will be offered beginning Fall 2002

#### F. Advocacy: N/A

**G. Contracted Services: N/A**

**H. Referral Services:**

- Referrals are made for a wide array of needs

**III. Clients Served**

- A. Gender:** All
- B. Client Type:** All
- C. Client Income:** Very Low
- D. Geographic Focus:** Cleaborn/Foote Community
- E. Populations Served:** Youth (16-24 years), Adults (25+)
- F. Sectors:** All
- G. Company Size:** 1-5 Employees
- H. Stages of Business:** Start-up

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible:**

- All clients are eligible

**IV. Access to Services**

- Services are accessed through referrals or existing relationships



## aLT.CONSULTING

alt.Consulting is a non-profit, economic development organization that operates like a management consulting firm by providing on-site business assistance to minority-, women-, and rural-based businesses. alt.Consulting targets growth-oriented businesses with high potential to create jobs and wealth in their communities. alt.Consulting serves clients in AR, MS, and Western TN, KY and WV through partnerships with locally based economic development organizations. Consultants act as catalysts for firm growth and success through on-site implementation of the management systems necessary for sustainable business growth.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Jonathan Harrison
<b>B. Address:</b>	P.O. Box 40210 Memphis 38104
<b>C. Phone Number:</b>	(901) 728-5223
<b>D. Fax:</b>	(901) 728-5224
<b>E. Email Address:</b>	<a href="mailto:Jonathan@altconsulting.org">Jonathan@altconsulting.org</a>
<b>F. Website:</b>	<a href="http://www.altconsulting.org">www.altconsulting.org</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am - 6:00pm On-Call
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	Yes

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance:

Hands-on technical assistance is offered in the following areas:

- Business plan development
- Industry/Product Research
- Sales/Marketing/PR
- Operations/HR
- Sources of Capital
- Loan Packaging
- Loan Review/Analysis
- Manufacturing Process/Production

- Finance/Budgeting/ Accounting
- Government Procurement
- Software Implementation
- Inventory Control/Process

**C. Skills Training (certificate programs, secretarial skills, etc.):**

Skills training is available for the following curricula:

- FastTrac entrepreneurial curriculum
- Quick Books (certified instructor)
- *All staff are MBAs. One is a CPA*

**D. Access to Information & Communication Technology:**

The following technology services are available:

- PCs, Phones, Fax, Internet

**E. Access to Capital:**

Access to Capital is provided indirectly via relationships with lending entities

**F. Advocacy: N/A**

**G. Contracted Services:**

Some services are contracted through the following entities:

- Regional Chambers of Commerce
- Memphis & Shelby County Office of Planning & Development
- EmergeMemphis
- Renaissance Business Center
- Enterprise Corporation of the Delta

**H. Referral Services:**

Referrals are made for the following to the entities below:

- Start-up assistance: Renaissance Business Center
- Engineering: Industrial Extension
- International trade: Center for International Trade
- Loans/capital: U.S. S.B.A., LeMoyne-Owen College CDC
- Minority Certification: Mid-South Minority Business Council

### III. Clients Served

- A. Gender:** All
- B. Client Type:** All
- C. Client Income:** LMI Only, Above 80% of Median
- D. Geographic Focus:** Regional: AR, West TN, MS, LA
- E. Populations Served:** Youth (16-24 years), Adults (25+), Elderly (55+)
- F. Sectors:** All
- G. Company Size:** 1-5 Employees, 6-20 Employees, 21-50 Employees, <= \$5M in Revenues
- H. Stages of Business:** 1-3 years, 3-5 years, 5 years+

#### I. Other Client Eligibility Criteria:

- Professional Experience: Entrepreneur must have some previous professional experience in current line of work.
- Equity Stake: Entrepreneur must be employed full-time in business.
- Services Require Fees: Depending on partnership subsidy, \$10 - \$50 per hour.

#### J. Not Eligible:

- All clients are eligible

### IV. Access to Services

- Services are accessed via Partnership Referrals

## THE BLACK UNITED FUND OF TENNESSEE

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Gary Rowe
<b>B. Address:</b>	283 N. Bellevue Boulevard Memphis 38105
<b>C. Phone Number:</b>	901-726-5353
<b>D. Fax:</b>	901-726-5353
<b>E. Email Address:</b>	<a href="mailto:Garylrowe1@aol.com">Garylrowe1@aol.com</a>
<b>F. Website:</b>	<a href="http://www.tenn.nbuf.org">www.tenn.nbuf.org</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am - 4:30pm
<b>H. Membership Required:</b>	No
<b>I. Fee-Based Services:</b>	No

### II. Services Offered

**A. Counseling:** N/A

**B. Technical Assistance:** N/A

**C. Skills Training (certificate programs, secretarial skills, etc.):** N/A

**D. Access to Information & Communication Technology:** N/A

**E. Access to Capital:**

Direct:

- From payroll deduction from employees with Shelby County Government, federal & state employees, Nike & as a designated agency through the United Way

Grants:

- Require a match from requesting organizations
- *Uses:* NBUF's grant
- *Amounts:* usually \$2500/non-recoverable

**F. Advocacy:** N/A

**G. Contracted Services:**

- NBUF has grant agreements for its grants to fill voids in the African-American community. NBUF grants are awarded to community based groups.

**H. Referral Services:**

- Services & Agencies: are made for a wide array of needs

**III. Clients Served**

- |                               |            |
|-------------------------------|------------|
| <b>A. Gender:</b>             | Both       |
| <b>B. Client Type:</b>        | All        |
| <b>C. Client Income:</b>      | Very Low   |
| <b>D. Geographic Focus:</b>   | State-wide |
| <b>E. Populations Served:</b> | N/A        |
| <b>F. Sectors:</b>            | N/A        |
| <b>G. Company Size:</b>       | N/A        |
| <b>H. Stages of Business:</b> | N/A        |

**I. Other Client Eligibility Criteria: N/A****J. Not Eligible: N/A****IV. Access to Services**

- Application/Intake Form

## CENTER FOR INDEPENDENT LIVING (GOALS)

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Deborah Sanders
<b>B. Address:</b>	163 N. Angelus Memphis, TN
<b>C. Phone Number:</b>	901-726-6404
<b>D. Fax:</b>	N/A
<b>E. Email Address:</b>	N/A
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Goals meetings on 1 <sup>st</sup> and 4 <sup>th</sup> Tuesdays/monthly
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	Yes

### II. Services Offered

#### A. Counseling:

- Group

#### B. Technical Assistance: Guidance

- Business Start Up
- Industry/Product Research
- Finance/Budgeting/Accounting
- Other: Peer Lending Group limited to 10 members w/disabilities

#### C. Skills Training (certificate programs, secretarial skills, etc.):

- Budgeting
- Marketing

#### D. Access to Information & Communication Technology: N/A

#### E. Access to Capital:

Loans: Only peer group members are eligible

- *Uses:* Overhead, supplies, training working capital, equipment
- *Amounts:* \$250 - \$5,000
- *Interest Rates:* 10%
- *Terms:* TBD

**F. Advocacy:**

- Networking
- Lobbying

**G. Contracted Services: N/A****H. Referral Services:**

- Opportunity Banc

**III. Clients Served**

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** Disabled
- E. Populations Served:** N/A
- F. Sectors:** N/A
- G. Company Size:** All
- H. Stages of Business:** Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Credit History: working toward paying off debt
- Professional Experience

**J. Not Eligible:**

- Clients who are not disabled

**IV. Access to Services**

- Written Requests
- Other: attendance to 3 meetings

## COLLIERVILLE CHAMBER OF COMMERCE

The Collierville Chamber is a private, non-profit organization that represents businesses area wide. The Chamber is a voluntary federation of the local business community, uniting the efforts of business and professional individuals to ensure a healthy economic and socio-economic base to benefit the entire community. Membership is diverse, with representation from manufacturing, retail, service and corporate businesses ranging in size from one to 2,600 employees.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Elle Jean Whalen
<b>B. Address:</b>	215 South Center Street Collierville, TN 38017
<b>C. Phone Number:</b>	(901) 853-1949
<b>D. Fax:</b>	(901) 853-2399
<b>E. Email Address:</b>	<a href="mailto:info@colliervillechamber.com">info@colliervillechamber.com</a>
<b>F. Website:</b>	<a href="http://www.colliervillechamber.com">www.colliervillechamber.com</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am - 5:00pm
<b>H. Membership Required:</b>	Yes
<b>I. Fee-Based Services:</b>	Yes

### II. Services Offered

- A. Counseling:** N/A
- B. Technical Assistance:** N/A
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:** N/A
- E. Access to Capital:** N/A
- F. Advocacy:**
  - Networking is available for member businesses
- G. Contracted Services:** N/A



**H. Referral Services:**

The Chamber makes referrals to the following entities, among others:

- University of Memphis
- Southwest
- TN Department of Economic Community Development
- TN Small Business Development Center
- Memphis Chamber of Commerce
- Employment agencies

**III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | Both   |
| <b>B. Client Type:</b>        | All  |
| <b>C. Client Income:</b>      | All  |
| <b>D. Geographic Focus:</b>   | Collierville Area                                    |
| <b>E. Populations Served:</b> | All  |
| <b>F. Sectors:</b>            | All  |
| <b>G. Company Size:</b>       | All  |
| <b>H. Stages of Business:</b> | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years + |

**I. Other Client Eligibility Criteria:**

- Services Require Fees: Membership Dues

**J. Not Eligible:**

- All clients are eligible

**IV. Access to Services**

- Services are accessed via referrals or written, verbal, and on-line requests

## EMERGEMEMPHIS

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Michael Terry, President
<b>B. Address:</b>	516 Tennessee Street Memphis, TN 38103
<b>C. Phone Number:</b>	901-312-7700
<b>D. Fax:</b>	901-544-7163
<b>E. Email Address:</b>	<a href="mailto:Michael@emergememphis.com">Michael@emergememphis.com</a>
<b>F. Website:</b>	<a href="http://www.emergememphis.com">www.emergememphis.com</a>
<b>G. Hours of Operation:</b>	N/A
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance: Guidance & Hands-on

- Pre-Venture Start Up
- Business Start Up/Acquisition
- Business Plan Development
- Information Technology
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Source of Capital
- Loan Packaging Assistance

#### C. Skills Training (certificate programs, secretarial skills, etc.): N/A

#### D. Access to Information & Communication Technology:

- Other: high speed T-1 lines for voice and data. “Plug and Play” connections in every office. On-site assistance in web development, wireless connectivity, networking, voice-over IP, digital phone handsets, receptionist phone answering

**E. Access to Capital:**

Indirect:

- *Uses:* not restricted
- *Amounts:* up to \$25,000
- *Interest Rates:*
- *Terms:*

**F. Advocacy: N/A****G. Contracted Services:**

Under a Business Services Agreement provides:

- Reception, phone, data lines, Internet support, office space, common office facilities and maintenance, conference rooms, work areas
- General business consulting, mentoring, networking, assistance in business development, strategy formulation, operations, venture capital, fund raising

**H. Referral Services:**

- alt.Consulting
- References to top ad agencies, accounting firms, lawyers on a pro bono and compensated basis

**III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | Both   |
| <b>B. Client Type:</b>        | All  |
| <b>C. Client Income:</b>      | N/A  |
| <b>D. Geographic Focus:</b>   | City-wide, County-wide                               |
| <b>E. Populations Served:</b> | Youth (16-24 years), Adults (25+)                    |
| <b>F. Sectors:</b>            | Service  |
| <b>G. Company Size:</b>       | All  |
| <b>H. Stages of Business:</b> | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years + |

**I. Other Client Eligibility Criteria:**

- Professional Experience: demonstrated mission, experience and commitment to a business
- Education/Skills Required: experience or advanced knowledge in field or area of business start-up

**J. Not Eligible:**

- Tax Delinquencies
- Litigations
- Bankruptcies

**IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Request

## HISPANIC BUSINESS ALLIANCE

The Hispanic Business Alliance is a membership organization serving the Mid-South that works to ensure the participation of Hispanics in the economic and political development of the region.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Chuck Blatteis
<b>B. Address:</b>	P.O. Box 1777 Cordova, TN 38088-1777
<b>C. Phone Number:</b>	(901) 386-7955
<b>D. Fax:</b>	(901) 795-3075
<b>E. Email Address:</b>	<a href="mailto:blatteis@bellsouth.net">blatteis@bellsouth.net</a>
<b>F. Website:</b>	<a href="http://www.hispanicalliance.org">www.hispanicalliance.org</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 9:00am - 5:00pm
<b>H. Membership Required:</b>	Yes
<b>I. Fee-Based Services:</b>	Membership Fees Vary

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance:

Guided Technical Assistance is available in the following areas:

- Start Up/Acquisition
- Business Plan Development
- Sales/Marketing/PR
- Operations/Human Resources
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Finance/Budgeting/Accounting
- Government Procurement
- Engineering/R&D

#### C. Skills Training (certificate programs, secretarial skills, etc.): N/A

#### D. Access to Information & Communication Technology: N/A

**E. Access to Capital:**

- Access to capital is offered indirectly via referrals

**F. Advocacy:**

HBA offers the following advocacy and research services:

- Current Small Business/Economic Trends
- Networking
- Lobbying

**G. Contracted Services: N/A****H. Referral Services:**

Referrals are made in the following areas to the entities below:

- Services: Financial Services, Insurance, Real Estate, Immigration
- Agencies: Companies specializing in the above services, including Su Casa Realty, Prudential, VISA Inc.

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	Hispanic BEs All entities looking to work with Hispanic community
<b>C. Client Income:</b>	LMI Only
<b>D. Geographic Focus:</b>	Mid-South (TN, AR, MS)
<b>E. Populations Served:</b>	All
<b>F. Sectors:</b>	Service
<b>G. Company Size:</b>	1-20 Employees
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Services Require Fees: Membership Fees vary

**J. Not Eligible:**

- Negative net worth companies

**IV. Access to Services**

- Services are accessed by contacting HBA via phone or in person.  
Membership Form available on-line

## INTERNATIONAL TRADE CENTER - TSBDC

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Gene Odom
<b>B. Address:</b>	976 West Park Loop Room 104 Memphis, TN 38152-4110
<b>C. Phone Number:</b>	901-678-4174
<b>D. Fax:</b>	901-678-4833 and 901-678-4072
<b>E. Email Address:</b>	godom@memphis.edu
<b>F. Website:</b>	www.itc-tsbdc.org
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 4:30pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One

#### B. Technical Assistance: Guidance

- Business Plan Development
- Industry/Product Research
- Sales/Marketing/Public Relations
- Source of Capital
- Loan Review/Analysis
- International Trade/Export Assistance

#### C. Skills Training (certificate programs, secretarial skills, etc.):

Passport to International Trade Seminar Series:

- Intro to Exporting
- Intro to Trade Finance
- Export Operations
- Legal Aspects of Exporting
- Intro to Importing
- Intro to International Trade I and II



**D. Access to Information & Communication Technology:**

- PCs, phones, fax Internet, etc.

**E. Access to Capital:**

Direct:

- *Loans*: SBA Guarantee
- *Uses*: International Projects
- *Amounts Up To*: \$1,000,000
- *Interest Rates*: Negotiate w/Bank
- *Terms*: Negotiate w/Bank

**F. Advocacy: N/A****G. Contracted Services: N/A****H. Referral Services:**

- USDOL
- Chamber
- SBDC

Referral agencies and services provided:

- SBDC
- USDOL
- Department of Agriculture
- Financial Institutions

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	Very Low, Above 80% of Median
<b>D. Geographic Focus:</b>	State-wide, City-wide, County-wide
<b>E. Populations Served:</b>	Adults (25+), Elderly (55+)
<b>F. Sectors:</b>	Service, Retail, Manufacturing
<b>G. Company Size:</b>	1-51 + Employees
<b>H. Stages of Business:</b>	N/A

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible: N/A**

**IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Request

## LEMOYNE-OWEN COLLEGE COMMUNITY DEVELOPMENT CORPORATION (LOC CDC)

### I. Contact Information

- |                                    |  |
|------------------------------------|--|
| <b>A. Program Manager/Contact:</b> | Jeffrey Higgs<br>Michael Massey  |
| <b>B. Address:</b>                 | 802 Walker Avenue<br>Suite 5<br>Memphis, TN 38126  |
| <b>C. Phone Number:</b>            | 901-942-6265   |
| <b>D. Fax:</b>                     | 901-942-6448   |
| <b>E. Email Address:</b>           | <a href="mailto:Jeffrey_higgs@nile.loc.edu">Jeffrey_higgs@nile.loc.edu</a><br><a href="mailto:michael_massey@nile.loc.edu">michael_massey@nile.loc.edu</a> |
| <b>F. Website:</b>                 | <a href="http://www.loccoc.org">www.loccoc.org</a>   |
| <b>G. Hours of Operation:</b>      | Mon. – Fri., 8:30am – 5:30pm   |
| <b>H. Membership Required:</b>     | N/A  |
| <b>I. Fee-Based Services:</b>      | N/A  |

### II. Services Offered

- A. Counseling:**
- One-on-One
  - Group
- B. Technical Assistance: Guidance & Hands-on**
- Business Plan Development
  - Source of Capital
  - Loan Review/Analysis
  - Finance/Budgeting/Accounting
  - Government Procurement
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:** N/A

**E. Access to Capital:**

Direct:

- *Uses:* construction, commercial loans, bridge financing
- *Amounts:* up to \$35,000
- *Interest Rates:* 7% - 12%
- *Terms:* 6 months – 3 years

**F. Advocacy:**

- Current Small Business/Economic Trends

**G. Contracted Services:**

- Business Plan Writing
- Accounting Assistance
- Small Business classes

Contractors &amp; services provided:

- Memphis Business Development Center: Business Plan Writing
- ABC Accounting: Accounting Assistance
- LeMoyne-Owen College: Business Department

**H. Referral Services:**

- Renaissance Business Center
- City of Memphis
- Memphis Business Development Corporation (MBDC)
- Other non-profits
- Federal Funding Sources

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	Very Low, LMI Only
<b>D. Geographic Focus:</b>	Neighborhood/Census Tract, City-wide, County-wide (SBA only)
<b>E. Populations Served:</b>	Youth (16-24 years), Adults (25+), Elderly (55+), Ex-offenders
<b>F. Sectors:</b>	All
<b>G. Company Size:</b>	1-5 Employees, 6-20 Employees
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Collateral Required: real estate, hard goods, chattels, equipment
- Equity Stake: at least 30%

**J. Not Eligible:**

- Negative Net Worth Companies

**IV. Access to Services**

- Application/Intake Form

## MEMPHIS 2005 EXISTING BUSINESS PROGRAM

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Bernal E. Smith
<b>B. Address:</b>	22 North Front Street Suite 200 Memphis, TN
<b>C. Phone Number:</b>	901-543-3533
<b>D. Fax:</b>	901-543-3510
<b>E. Email Address:</b>	<a href="mailto:Bsmith@memphischamber.com">Bsmith@memphischamber.com</a>
<b>F. Website:</b>	<a href="http://www.memphischamber.com">www.memphischamber.com</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:30am – 5:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One

#### B. Technical Assistance: Hands On

- Industry/Product Research
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Manufacturing
- Process/Production
- Information Technology
- International Trade/Export Assistance

#### C. Skills Training (certificate programs, secretarial skills, etc.):

- Expansion Assistance
- Workforce Development
- Tax Concerns
- Utilities
- Financing Options
- Manufacturing Assistance

- Trouble Shooting

**D. Access to Information & Communication Technology: N/A**

**E. Access to Capital: N/A**

**F. Advocacy:**

- Relationships Build Business

**G. Contracted Services: N/A**

**H. Referral Services:**

- Public and private sector resources

### **III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	Above 80% of Median
<b>D. Geographic Focus:</b>	County-wide
<b>E. Populations Served:</b>	Adults (25+)
<b>F. Sectors:</b>	All
<b>G. Company Size:</b>	All
<b>H. Stages of Business:</b>	3-5 years, 5 years+

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible:**

- Loans related requirements

### **IV. Access to Services**

- Written & Verbal Requests
- Referral
- Web-based Requests

## MEMPHIS AREA CHAMBER OF COMMERCE

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Bernal E. Smith II, Vice President - Existing Business Services
<b>B. Address:</b>	22 North Front Street Suite 200 Memphis, TN 38103
<b>C. Phone Number:</b>	901-543-3533
<b>D. Fax:</b>	901-543-3510
<b>E. Email Address:</b>	N/A
<b>F. Website:</b>	www.memphischamber.com
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:30am – 5:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One

#### B. Technical Assistance: Guidance

- Information Technology
- International Trade/Export Assistance
- Loan Review/Analysis
- Other: Business & Management Seminars and Training Programs

#### C. Skills Training (certificate programs, secretarial skills, etc.):

- Assistance with International Import/Export Trade
- Enterprise Process Services – Small Businesses and Entrepreneurs
- Contractual Agreement for Fast Track
- Memphis Area Technology Council Services

#### D. Access to Information & Communication Technology: N/A



**E. Access to Capital:**

Indirect:

- A non-funding loan program which allows lenders networking sessions by providing opportunities for potential borrowers to present loan packages for capital considerations by financial institutions

**F. Advocacy:**

- Networking: local programs for organizations, which promote business growth and expansion
- Lobbying: national programs (state and federal), which enhance business growth and expansion
- Other: track business trends locally and regionally

**G. Contracted Services:**

- General Business Services
- Accounting and Tax Information
- Consultation and Training Programs

Contractors &amp; Services:

- alt.Consulting
- Tennessee Society of CPAs
- SCORE
- Renaissance Business Center

**H. Referral Services:**

- Fifteen (15) or more agencies are used by the Chamber

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	Above 80% of Median
<b>D. Geographic Focus:</b>	Regional
<b>E. Populations Served:</b>	Adults (25+)
<b>F. Sectors:</b>	All
<b>G. Company Size:</b>	All
<b>H. Stages of Business:</b>	1-3 years

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible:**

- Other: Loan related requirements

**IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Requests

## MEMPHIS BUSINESS DEVELOPMENT CORPORATION

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Gary L. Rowe
<b>B. Address:</b>	283 North Bellevue Boulevard Memphis, TN 38105
<b>C. Phone Number:</b>	901-726-5353
<b>D. Fax:</b>	901-726-5355
<b>E. Email Address:</b>	mphsbusdev@aol.com
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 4:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One

#### B. Technical Assistance: Hand-on

- Business Plan Development
- Loan Packaging
- Loan Review/Analysis
- Finance/Budgeting/Accounting
- Government Procurement

#### C. Skills Training (certificate programs, secretarial skills, etc.):

Entrepreneur Services:

- Counseling – Start Up Businesses
- Business Planning and Growth Programs
- General Business Counseling and Information Dissemination
- Referral Services
- Non-Skills Training includes: Marketing Services, Financial Services, Management Services and Phoenix Database

#### D. Access to Information & Communication Technology: N/A

**E. Access to Capital: N/A**

**F. Advocacy: N/A**

**G. Contracted Services: N/A**

**H. Referral Services: N/A**

### **III. Clients Served**

- |                               |                        |
|-------------------------------|------------------------|
| <b>A. Gender:</b>             | Both                   |
| <b>B. Client Type:</b>        | All                    |
| <b>C. Client Income:</b>      | N/A                    |
| <b>D. Geographic Focus:</b>   | City-wide, County-wide |
| <b>E. Populations Served:</b> | N/A                    |
| <b>F. Sectors:</b>            | All                    |
| <b>G. Company Size:</b>       | All                    |
| <b>H. Stages of Business:</b> | All                    |

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible: N/A**

### **IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Requests

## MEMPHIS/SHELBY COUNTY OFFICE OF PLANNING AND DEVELOPMENT

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Wanda Martin
<b>B. Address:</b>	City Hall 125 Main Street, Suite 450 Memphis, TN 38103
<b>C. Phone Number:</b>	901-576-6610
<b>D. Fax:</b>	901-576-7188
<b>E. Email Address:</b>	Wanda.martin@cityofmemphis.org
<b>F. Website:</b>	
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 5:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	Yes – for hard costs such as reproductions

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance: Guidance and Hand-on

- Business Start Up/Acquisition
- Industry/Product Research
- Source of Capital
- Manufacturing Process/Production
- Information Technology
- Government Procurement
- International Trade/Export Assistance

#### C. Skills Training (certificate programs, secretarial skills, etc.): N/A

#### D. Access to Information & Communication Technology:

- U.S. Census Data Center: Census data is available in hard copy form

**E. Access to Capital: N/A****F. Advocacy:**

- Other: There is a new position for advocacy being created not yet filled

**G. Contracted Services:**

- Housing and Community Development (HCD)
- Contractors and Services provided:
- Retail Studies in Communities
  - Planning Studies in Communities

**H. Referral Services:**

Services provided through referral:

- Capital
- Grants
- Business Plan
- Housing Requests

Referral agencies and services provided:

- Housing and Community Development
- Memphis Housing Authority
- Renaissance Business Center
- Community Foundation of Greater Memphis

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	All
<b>D. Geographic Focus:</b>	All
<b>E. Populations Served:</b>	N/A
<b>F. Sectors:</b>	N/A
<b>G. Company Size:</b>	N/A
<b>H. Stages of Business:</b>	N/A

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible: N/A**

**IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Requests

## MID-SOUTH MINORITY BUSINESS COUNCIL (MMBC)

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Luke Yancy III, President & CEO
<b>B. Address:</b>	411 W. Park Loop Memphis, TN 381
<b>C. Phone Number:</b>	901-678-2388
<b>D. Fax:</b>	901-678-2450
<b>E. Email Address:</b>	Mmbc-memphis.org
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 6:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance: Guidance & Hand-on

- Business Plan Development
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Loan Packaging
- Loan Review/Analysis
- Government Procurement
- Other: Legal Services, Employee Health Benefit Services, Executive Management Institute

#### C. Skills Training (certificate programs, secretarial skills, etc.):

Executive Management Institute (3-day residential certification program at Memphis Business Academy), which includes:

- Business & Marketing Strategies
- Uses of Financial Statements
- Management of Human Resources
- Training with Advanced Technology Application



- New Business Opportunities through Networking

**D. Access to Information & Communication Technology:**

- Conference rooms available for meetings

**E. Access to Capital:**

Indirect: non-capital/loan-based programs and services, including:

- Marketing and Capital Funding Services
- Partnering
- Capital Funding

**F. Advocacy:**

- Networking: opportunities for majority and minority enterprise partnering
- Other: High profile business events offering support and synergy for business culture: Robert R. Church's Luncheon, Robert R. Church Top Minority Companies/Corporation Golf Tournament, MASREA Collegiate Scholarship Fund, Holiday Business Card Exchange, Business Showcases, Executive Management Institute

**G. Contracted Services:**

- Legal Services
- Human Resources Management
- Management & Financial Consulting Services
- Proposal & Contract Development Services
- Employee Health Benefit Services
- Joint Venture Coordination Services
- Life Cycling

Contractors & services provided:

- 1<sup>st</sup> Door – Human Resource Management
- alt.Consulting – Life Cycling (critical path cycles)
- Ensafe – bidding and estimating processes
- Financial Services Exchange – counseling, business plan & loan presentations at banks
- Church's Health Center – insurance programs for MBEs and WBEs
- Christian Brothers University – Executive Management program
- Local attorneys - legal services

**H. Referral Services:**

Services:

- Loans
- Technical Assistance
- Counseling/Training
- Business Development

Agencies and services:

- Renaissance Business Center (RBC)
- Tennessee Small Business Development Center (TSBDC)
- U.S. Small Business Administration (SBA)
- Black Business Association (BBA)

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	All
<b>D. Geographic Focus:</b>	Memphis SMA
<b>E. Populations Served:</b>	Youth (16-24 years), Adults (25+), Elderly (55+)
<b>F. Sectors:</b>	Service, Manufacturing, Construction
<b>G. Company Size:</b>	51+ Employees
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Based upon membership status

**J. Not Eligible:****IV. Access to Services**

- Application/Intake Form
- Written Requests
- Referral
- Web-based Requests
- Membership

## MIFA – OPPORTUNITY BANC

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Carmen Mills
<b>B. Address:</b>	910 Vance Memphis, TN 38126
<b>C. Phone Number:</b>	901- 529-4524
<b>D. Fax:</b>	N/A
<b>E. Email Address:</b>	awesterholm@mifa.org
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 9:00am-5:00pm Evening classes offered
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance:

- Pre-venture Start-up
- Business Start-up/Acquisition
- Business Plan Development
- Industry/Product Research
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Finance/Budgeting/Accounting

**C. Skills Training (certificate programs, secretarial skills, etc.):**

General business 12 week training courses:

- Business Planning
- Loan Packaging
- Marketing
- Accounting/Record Keeping
- Sales & Cashflow
- Computer Training

**D. Access to Information & Communication Technology: N/A****E. Access to Capital:**

Loans are available:

- *Uses:* appropriate businesses MIFA, Not Non-Profit
- *Amounts:* \$250 - \$5,000
- *Interest Rates:* 5% flat
- *Terms:* up to 3 years, collection process step loans

**F. Advocacy: N/A****G. Contracted Services:**

- MHA

**H. Referral Services:****III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	LMI only
<b>D. Geographic Focus:</b>	County-wide
<b>E. Populations Served:</b>	Youth (16-24 years), Adults (25+), Elderly (55+), Ex-offenders, Refugees
<b>F. Sectors:</b>	All, including home-based
<b>G. Company Size:</b>	1-5 Employees
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Home-based business needs training, loan and technical assistance
- Credit History: 3 years past bankruptcy
- Collateral Required
- Equity Stake: small

**J. Not Eligible:**

- Workouts
- Litigations
- Bankruptcies

**IV. Access to Services**

- Application/Intake Form Required
- Orientation
- Business Basics classes offered monthly – no fee
- Fee Schedule: \$25 upon acceptance in class, includes workbooks & materials

## RENAISSANCE BUSINESS CENTER

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Beverly Goines Economic/Development Administrator
<b>B. Address:</b>	555 Beale Street Memphis, TN 38104
<b>C. Phone Number:</b>	901-526-9300
<b>D. Fax:</b>	901-525-2357
<b>E. Email Address:</b>	N/A
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:30am – 5:00pm
<b>H. Membership Required:</b>	No
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance: Guidance and Hands-on

- Pre-Venture Start Up
- Business Start Up/ Acquisition
- Business Plan Development
- Sales/Marketing/Public Relations
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Manufacturing Process/Production
- Finance/Budgeting/Accounting
- Information Technology
- Government Procurement
- International Trade/Export Assistance

**C. Skills Training (certificate programs, secretarial skills, etc.):**

- State of Tennessee Contractors Licensing Classes (Semi-Annual)
- Contractors Assistance Training Programs (Semi-Annual)

**D. Access to Information & Communication Technology:**

- PCs – Client Usage
- Internet Access
- Local Faxing
- Information System Usage
- CD ROM Data Library
- Counseling
- SBA Resource Center Training Sessions
- Workshops/Seminars
- Classroom

**E. Access to Capital:**

Direct & Indirect:

Memphis Business Opportunity Fund

- *Uses:* The loan program has 2 essential keys: to provide funds in the correct proportions to businesses and to match capital with the needs of the individuals and/or companies.
- *Amounts Up To:* \$15,000 but up to \$100,000 using normal loan criteria with a maximum loan limit of \$500,000 on special occasions with special consideration.
- *Interest Rates:* Interest rates are assigned once the underwriting and due diligence processes have been completed. A loan rate will be assigned based upon the Prime Rate printed in the Wall Street Journal plus a marginal spread of four to eight points as determined by creditworthiness.
- *Terms:* The loan terms will be tied somewhat to the company cash flow ability utilizing a maximum repayment period of seven (7) years.

Small Business Administration (SBA) Resource Center

- *Uses:* Grants are often awarded to not-for-profit entities, who have demonstrated expertise in community benefits projects.
- *Amounts Up To :* Amounts vary based upon the RFPs and the services to be rendered by the not-for-profit entity.
- *Terms:* Normal liquidation term dictate beginning the procedures at or after six months of delinquency.

Purchase Order Financing (P.O.)

- *Uses:* A short-term working capital line of credit available to financing contracts awarded to small and minority contractors.
- *Amounts Up To:* Lines can be approved up to 65% of the awarded contract. Maximum fundable project under the CAP revolving line of credit is \$300,000.
- *Interest Rates:* Interest rates are assigned once the underwriting and due diligence processes have been completed.
- *Terms:* Maximum term for the Contractors Assistance Program revolving line depends mainly on the expiration date of awarded/assigned contract.

**F. Advocacy:**

- Other: Opportunities are offered through the year for small and minority business owners to interact with individuals or majority companies in an effort to improve growth leverage and/or other business enhancements.

**G. Contracted Services:**

- Surety Bonding Gurantee Program
- Insurance Programs (Multi-line Products)
- Specialized Training (i.e. Construction Management, Cost Estimating, Construction Planning & Scheduling)
- Technical Assistance Programs (i.e. Monthly Training Classes, Workshops, & Seminars, State of TN Licensing Class)

Contractors:

- Brown & Associates (Bonding/Surety Products)
- Pete Mitchell & Associates (Multi-insurance Products)
- Afram Corporation (Contractors Training Classes)
- The Black Business Association (BBA)
- Tennessee Small Business Development Center

**H. Referral Services:**

- C.P. Brown & Associates (Bonding/Surety Products)
- Pete Mitchell & Associates (Multi-insurance Products)
- Afram Corporation (Bidding, Cost Estimating and Project Management Training)
- State of Tennessee Economic Development Department
- Memphis Regional Chamber
- Mid-South Minority Business Council



### III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** Very Low, LMI Only, Above 80% of Median
- D. Geographic Focus:** City-wide
- E. Populations Served:** Youth (16-24 years), Adults (25+), Elderly (55+), Immigrants
- F. Sectors:** Other: Start-Up Entrepreneurs, Existing Business Owners, Non-Provider Service Providers, Neighborhood Economic Development Entities, State Economic Development Department, Private Sector Lenders
- G. Company Size:** All
- H. Stages of Business:** N/A

#### I. Other Client Eligibility Criteria:

- Credit History: Normal underwriting guidelines with a degree of leniency to increase borrower capitalization
- Collateral Required: Mirror traditional lending collateral requirements but in subordinated positions
- Professional Experience: Management must have a degree of experience/track record in the type of start-up and/or existing business
- Equity Stake: Capital injection of at least 10% of project cost. Equity will vary based upon underlying factors such as collateral, market trends, type of business, cash flow ability, etc.
- Education/Skills Requirements: Basic as a part of the managerial analysis

#### J. Not Eligible:

- Workouts
- Negative Net Worth Companies
- Tax Delinquencies

### IV. Access to Services

- Application/Intake Form
- Written & Verbal Requests
- Referral

## SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

### I. Contact Information

<b>A. Program Manager/Contact:</b>	James Frommel
<b>B. Address:</b>	167 N. Main Street Memphis, TN 38103
<b>C. Phone Number:</b>	901-544-3588
<b>D. Fax:</b>	901-544-0557
<b>E. Email Address:</b>	<a href="mailto:Memphis_score@hotmail.com">Memphis_score@hotmail.com</a>
<b>F. Website:</b>	<a href="http://www.scorememphis.org">www.scorememphis.org</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 9:00am – 12:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance: Guidance

- Business Start-up/Acquisition
- Business Plan Development
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Finance/Budgeting/Accounting

#### C. Skills Training (certificate programs, secretarial skills, etc.):

- Seminars & Workshops

#### D. Access to Information & Communication Technology:

- E-mail counseling

**E. Access to Capital:**

- Loans available

**F. Advocacy:**

- Current Small Business/Economic Trends

**G. Contracted Services:**

- SBA sponsored
- Counseling and mentoring services provided to small business sector

**H. Referral Services:**

- Refer clients to other agencies

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	All
<b>D. Geographic Focus:</b>	County-wide
<b>E. Populations Served:</b>	Youth (16-24 years), Adults (25+), Elderly (55+)
<b>F. Sectors:</b>	All
<b>G. Company Size:</b>	1-50 Employees
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria: N/A****J. Not Eligible:**

- Litigations

**IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral

## SOUTHWEST TENNESSEE COMMUNITY COLLEGE

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Deborah Reed, Assistant Director, Minority Business Development
<b>B. Address:</b>	5983 Macon Cove Memphis, TN 38134
<b>C. Phone Number:</b>	901-333-4592
<b>D. Fax:</b>	901-333-4519
<b>E. Email Address:</b>	dreed@southwest.tn.edu
<b>F. Website:</b>	www.southwest.tn.edu
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 4:30pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	Yes: tuition, fees and books related to training

### II. Services Offered

**A. Counseling:** N/A

**B. Technical Assistance:** N/A

**C. Skills Training (certificate programs, secretarial skills, etc.):**

- The Minority Business Development Office, located within the Department of Continuing Education and Community Partnerships, assists small and minority businesses with training. The courses, programs and services will assist in growing their businesses and upgrade the knowledge and skills of employees. In addition, will provide facilities for seminars, conferences and other forums. The type of training provided includes, but is not limited to, career development, certifications, professional/technical licensing, management/leadership training and technical training.

**D. Access to Information & Communication Technology:** N/A

**E. Access to Capital:** N/A

**F. Advocacy:** N/A

**G. Contracted Services:** N/A

**H. Referral Services:**

- Clients are referred to other programs within the institution as well as other higher education institutions.

**III. Clients Served**

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** Very Low, Above 80% of Median
- D. Geographic Focus:** Neighborhood/Census Tract, City-wide, County-wide
- E. Populations Served:** Youth (16-24 years), Adults (25+), Elderly (55+), Ex-Offenders
- F. Sectors:** All
- G. Company Size:** All
- H. Stages of Business:** Start-up, 1-3 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Education/Skills Requirements: Dependent upon course, prerequisites may be required

**J. Not Eligible: N/A****IV. Access to Services**

- Application/Intake Form

## TENNESSEE SMALL BUSINESS DEVELOPMENT CENTER (TSBDC)

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Dr. John Malloy
<b>B. Address:</b>	976 W. Park Loop Room 101 Memphis, TN 38111
<b>C. Phone Number:</b>	901-678-2500
<b>D. Fax:</b>	901-678-4072
<b>E. Email Address:</b>	N/A
<b>F. Website:</b>	<a href="http://www.tsbdc.org">www.tsbdc.org</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 4:30pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	No charge for One-on-One counseling; nominal charge for some training sessions

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance: Guidance

- Pre-Venture Start Up
- Business Start Up/Acquisition
- Business Plan Development
- Industry/Product Research
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Manufacturing
- Process/Production
- Finance/Budgeting/Accounting
- Information Technology

- Government Procurement
- Engineering/R&D
- International Trade/Export

**C. Skills Training (certificate programs, secretarial skills, etc.): N/A**

**D. Access to Information & Communication Technology:**

- Other: complete Request For Counseling form (counselors, phones, faxes, Internet, etc.)

**E. Access to Capital: N/A**

**F. Advocacy: N/A**

**G. Contracted Services: N/A**

**H. Referral Services:**

- UT Center for Industrial Services, SCORE, banks and community development entities

### III. Clients Served

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	All
<b>D. Geographic Focus:</b>	West TN
<b>E. Populations Served:</b>	Adults (25+)
<b>F. Sectors:</b>	All
<b>G. Company Size:</b>	6-20 Employees
<b>H. Stages of Business:</b>	5 years +

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible:**

- Not-For-Profit Organizations
- Illegal Businesses
- Financial Institutions

#### **IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Requests



## U.S. SMALL BUSINESS ASSOCIATION (SBA) - MEMPHIS, TN

The U.S. Small Business Administration is an independent agency of the Federal Government that helps people launch and grow their businesses. In addition to providing government guaranteed loans through banks, the SBA offers various counseling and workshops for all entrepreneurs, including women- and minority-owned businesses, and economically disadvantaged business owners. The SBA in Tennessee has an extensive network of public and private partnerships with organizations dedicated to assisting the small business community in order to promote economic development.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Saundra Jackson
<b>B. Address:</b>	Renaissance Business Center 555 Beale Street Memphis 38103
<b>C. Phone Number:</b>	(901) 526-9300
<b>D. Fax:</b>	(901) 525-2357
<b>E. Email Address:</b>	<a href="mailto:saundrajackson@sba.gov">saundrajackson@sba.gov</a>
<b>F. Website:</b>	<a href="http://www.sba.gov/">http://www.sba.gov/</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:30am - 5:00pm
<b>H. Membership Required:</b>	No
<b>I. Fee-Based Services:</b>	Yes: Loan guarantees, nominal cost for training/counseling

### II. Services

#### A. Counseling:

- One-on-One

#### B. Technical Assistance

The SBA offers guided and Hands-on Technical Assistance in the following areas:

- Business Start-up/Acquisition
- Business Plan Development
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Source of Capital
- Loan Review/Analysis
- Manufacturing Process/Production
- Finance/Budgeting/Accounting
- Information Technology

- Government Procurement
- Engineering/R&D

**C. Skills Training (certificate programs, secretarial skills, etc.): N/A**

**D. Access to Information & Communication Technology:**

- PCs, phones, fax, Internet

**E. Access to Capital:**

Loans are available:

- *Uses:* Working Capital, expansion, start-up, equipment, inventory, etc.
- *Amounts:* \$500 - \$1,000,000 (dependent on need)
- *Interest Rates:* Prime + 2 ¾%
- *Terms:* 5 – 25 years (dependent on need; no penalty for prepayment)

**F. Advocacy:**

The SBA offers advocacy and research services in the following areas:

- Current Small Business/Economic Trends
- Networking
- Lobbying

**G. Contracted Services: N/A**

**H. Referral Services:**

Referral services are available and based on client needs

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	Very Low
<b>D. Geographic Focus:</b>	Nation-wide
<b>E. Populations Served:</b>	All
<b>F. Sectors:</b>	Profit-making Enterprises
<b>G. Company Size:</b>	All
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

The following are considered in loan applications:

- Credit History
- Professional Experience
- Equity Stake
- Education/Skills Requirements
- Collateral Required

**J. Not Eligible:**

- Companies that are too speculative or likely to sway public opinion are not eligible

**IV. Access to Services**

**Services are accessed via the following:**

- Application/Intake Form
- Written & Verbal Requests
- Web-based Requests
- Referral

## CENTER CITY COMMISSION

I. Contact Information	
A. Program Manager/Contact:	Myron Hughes, Vice President – Planning & Development
B. Address:	The Crump Building 114 North Main Street Memphis, TN 38103
C. Phone Number:	901-570-0580
D. Fax:	901-575-0541
E. Email Address:	<a href="mailto:Hughes@downtownmemphis.com">Hughes@downtownmemphis.com</a>
F. Website:	N/A
G. Hours of Operation:	N/A
H. Membership Required:	N/A
I. Fee-Based Services:	N/A
II. Services Offered	

**A. Counseling:**

- One-on-One

**B. Technical Assistance: Hand-on**

- Business Start Up/Acquisition

**C. Skills Training (certificate programs, secretarial skills, etc.): N/A**

**D. Access to Information & Communication Technology: N/A**

**E. Access to Capital:**

Loans:

Downtown Memphis Development Loan:

- *Uses:* Redevelopment loan for project within the Memphis Central Business Improvement District (CBID), which is bounded by Crump Boulevard on the South, Danny Thomas Boulevard on the East, the Wolf River on the North and the Mississippi River on the West. The CBID extends through the Medical Center which is bounded by Linden Avenue on the South, Watkins Street on the East, Poplar Avenue on the North and Danny Thomas Boulevard on the West.

- *Amounts:* Up to \$90,000
- *Interest Rates:* 3%
- *Terms:* Amortized over a 20-year period with a balloon payment due at end of the 10<sup>th</sup> year

**Main Street Tenant Loan:**

- *Uses:* Assist the implementation of the Main Street Redevelopment plan by helping retailers and new office tenants located within the area addressed by the plan
- *Amounts:* Loans may be made up to 90% of project costs. The Center City Development Corporation places on deposit with the lending institution an amount equal to 20% of the loan
- *Terms:* Reimbursable equity funds to Center City Commission upon loan liquidation by borrower

**Tax Abatement Program:**

**Memphis Downtown Payment-in-Lieu-of-Tax (PILOT):**

- *Uses:* Financial incentive which is designed to encourage commercial real estate development in and around the Memphis Central Business Improvement District by “freezing” property taxes at the predevelopment level for a predetermined period of time.
- *Amounts:* To be eligible for a PILOT, the value of the building renovations, site improvements or new construction must be equal to or greater than 60% of the total project cost
- *Terms:* PILOT financial incentive freeze can be up to a maximum of 20 years

**F. Advocacy:**

- Networking: economic development presentations to governing bodies at various city, county and state meetings, forums, seminars, etc.
- Lobbying: attend meetings and conduct presentations before the legislative body

**G. Contracted Services:**

- Referral services for clients (contact business professionals)

**H. Referral Services:**

- Architectural Firms
- Marketing Firms
- Public Relations/Media
- Bidding Firms

- Statistical Parking Data
- Product RFPs

### III. Clients Served

- A. **Gender:** Both
- B. **Client Type:** All
- C. **Client Income:** Above 80% of Median
- D. **Geographic Focus:** Memphis Central: Business Improvement District, Demonstration Block of Main Street
- E. **Populations Served:** Adults (25+)
- F. **Sectors:** All
- G. **Company Size:** 6-20 Employees
- H. **Stages of Business:** N/A

#### I. Other Client Eligibility Criteria:

- Credit History: limited underwriting, since approvals usually mirror bank
- Collateral Required: mirror bank collateral in a subordinated position
- Professional Experience: Review includes past performances of the potential borrower on other positions
- Equity Stake: Equity is required, percentages vary based upon loan
- Education/Skills Requirements: Not mandatory but helpful for applicants applying for loan programs

#### J. Not Eligible:

- Tax Delinquencies
- Litigations
- Bankruptcies

### IV. Access to Services

- Application/Intake Form
- Referral
- Web-based Request

## MEMPHIS AREA ASSOCIATION OF GOVERNMENTS (MAAG)

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Jim Augus, Revolving Loan Administration
<b>B. Address:</b>	1420 Union Avenue 4 <sup>th</sup> Floor, Ste. F Memphis, TN
<b>C. Phone Number:</b>	901-725-2871 ext. 105
<b>D. Fax:</b>	See brochure
<b>E. Email Address:</b>	jdaugus@maagov.org
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 4:30pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

**A. Counseling:** N/A

**B. Technical Assistance:** N/A

**C. Skills Training (certificate programs, secretarial skills, etc.):** N/A

**D. Access to Information & Communication Technology:**

- Phone/walk-ins/e-mail/no website

**E. Access to Capital:**

Direct:

- Working capital equipment improvement

Loans:

- Uses: Small Business SU/Expansions
- Amounts:
- Interest Rates:
- Terms:

**F. Advocacy:**

- Networking
- Lendee support, financial statement/yearly, needs of trust residence

**G. Contracted Services: N/A****H. Referral Services:**

- Banks, City Loan Fund, Micro Loan, Beale Street BDC Renaissance

**III. Clients Served**

- |                               |   |
|-------------------------------|---|
| <b>A. Gender:</b>             | Both  |
| <b>B. Client Type:</b>        | N/A   |
| <b>C. Client Income:</b>      | All   |
| <b>D. Geographic Focus:</b>   | Regional  |
| <b>E. Populations Served:</b> | Adults (25+), Elderly (55+), Ex-offenders, Refugees, Immigrants |
| <b>F. Sectors:</b>            | All   |
| <b>G. Company Size:</b>       | N/A   |
| <b>H. Stages of Business:</b> | Start-up  |

**I. Other Client Eligibility Criteria:**

- Credit History: 30 days
- Professional Experience: 3years preference

**J. Not Eligible:**

- Negative Net Worth Companies
- Tax Delinquencies
- Refinangate
- Litigations
- Bankruptcies
- Sin Business/Ligunstine

**IV. Access to Services**

- Application/Intake Forms
- Written & Verbal Requests
- Referral



## MEMPHIS RENEWAL COMMUNITY

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Dottie Jones
<b>B. Address:</b>	City of Memphis Intergovernmental Relations 125 Main Street, Rm. 336 Memphis, TN 38103-2079
<b>C. Phone Number:</b>	901-576-6565
<b>D. Fax:</b>	901-576-6570
<b>E. Email Address:</b>	<a href="mailto:Dottie.jones@cityofmemphis.org">Dottie.jones@cityofmemphis.org</a>
<b>F. Website:</b>	<a href="http://www.cityofmemphis.org/rc">www.cityofmemphis.org/rc</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:30am – 5:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	Yes: Commercial Revitalization Application Fee

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance: Guidance

- Pre-Venture Start Up
- Tax Incentives

#### C. Skills Training (certificate programs, secretarial skills, etc.): N/A

#### D. Access to Information & Communication Technology:

- Website: [www.cityofmemphis.org/rc](http://www.cityofmemphis.org/rc)

#### E. Access to Capital:

Indirect:

- Tax Incentives – Credits and Deductions
- Commercial Revitalization Deduction

**F. Advocacy: N/A**

**G. Contracted Services: N/A**

**H. Referral Services: N/A**

### **III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | Both   |
| <b>B. Client Type:</b>        | All  |
| <b>C. Client Income:</b>      | All  |
| <b>D. Geographic Focus:</b>   | Neighborhood/Census Tract: Renewal Community |
| <b>E. Populations Served:</b> | All  |
| <b>F. Sectors:</b>            | All  |
| <b>G. Company Size:</b>       | All  |
| <b>H. Stages of Business:</b> | All  |

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible: N/A**

### **IV. Access to Services**

- Application/Intake Forms
- Written & Verbal Requests
- Referral
- Web-based Request

## MID-SOUTH MINORITY BUSINESS COUNCIL

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Luke Yancy III, President & CEO
<b>B. Address:</b>	411 W. Park Loop Memphis, TN 381
<b>C. Phone Number:</b>	901-678-2388
<b>D. Fax:</b>	901-678-2450
<b>E. Email Address:</b>	Mmbc-memphis.org
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 6:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance: Guidance & Hands-on

- Business Plan Development
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Loan Packaging
- Loan Review/Analysis
- Government Procurement
- Other: Legal Services, Employee Health Benefit Services, Executive Management Institute

#### C. Skills Training (certificate programs, secretarial skills, etc.):

Executive Management Institute (3-day residential certification program at Memphis Business Academy), which includes:

- Business & Marketing Strategies
- Uses of Financial Statements
- Management of Human Resources

- Training with Advanced Technology Application
- New Business Opportunities through Networking

**D. Access to Information & Communication Technology:**

- Conference rooms available for meetings

**E. Access to Capital:**

Indirect: non-capital/loan-based programs and services, including:

- Marketing and Capital Funding Services
- Partnering
- Capital Funding

**F. Advocacy:**

- Networking: opportunities for majority and minority enterprise partnering
- Other: High profile business events offering support and synergy for business culture: Robert R. Church's Luncheon, Robert R. Church Top Minority Companies/Corporation Golf Tournament, MASREA Collegiate Scholarship Fund, Holiday Business Card Exchange, Business Showcases, Executive Management Institute

**G. Contracted Services:**

- Legal Services
- Human Resources Management
- Management & Financial Consulting Services
- Proposal & Contract Development Services
- Employee Health Benefit Services
- Joint Venture Coordination Services
- Life Cycling

Contractors & services provided:

- 1<sup>st</sup> Door – Human Resource Management
- alt.Consulting – Life Cycling (critical path cycles)
- Ensafe – bidding and estimating processes
- Financial Services Exchange – counseling, business plan & loan presentations at banks
- Church's Health Center – insurance programs for MBEs and WBEs
- Christian Brothers University – Executive Management program
- Local attorneys - legal services

**H. Referral Services:**

Services:

- Loans
- Technical Assistance
- Counseling/Training
- Business Development

Agencies and services:

- Renaissance Business Center (RBC)
- Tennessee Small Business Development Center (TSBDC)
- U.S. Small Business Administration (SBA)
- Black Business Association (BBA)

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	All
<b>D. Geographic Focus:</b>	Memphis SMA
<b>E. Populations Served:</b>	Youth (16-24 years), Adults (25+), Elderly (55+)
<b>F. Sectors:</b>	Service, Manufacturing, Construction
<b>G. Company Size:</b>	51+ Employees
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Based upon membership status

**J. Not Eligible:****IV. Access to Services**

- Application/Intake Form
- Written Requests
- Referral
- Web-based Requests
- Membership

## SOUTHEAST COMMUNITY CAPITAL

**I. Contact Information**

<b>A. Program Manager/Contact:</b>	Travis Flenniken
<b>B. Address:</b>	555 Beale Street Memphis, TN 38103
<b>C. Phone Number:</b>	901-526-9300
<b>D. Fax:</b>	901-525-2357
<b>E. Email Address:</b>	flenniken@sccapital.org
<b>F. Website:</b>	www.sccapital.org
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 5:00pm
<b>H. Membership Required:</b>	N/A

**II. Services Offered****A. Counseling:**

- One-on-One
- Group

**B. Technical Assistance: Hands-on**

- Business Start Up/Acquisition
- Business Plan Development
- Industry/Product Research
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Finance/Budgeting/Accounting

**C. Skills Training (certificate programs, secretarial skills, etc.):**

- Financial Management Workshops: *Capital Sources*

**D. Access to Information & Communication Technology:**

- PCs, phones, fax, Internet (in the Renaissance Business Center)

**E. Access to Capital:**

- Direct

**F. Advocacy: N/A****G. Contracted Services:**

- Fund Manager for cities in Tennessee: Oakridge, Nashville, Chattanooga, Memphis

Contractors & Services Provided:

- Memphis Business Opportunity Funds
- SBA Micro Lender
- USDA Internal Fund
- Southeast Capital Partners, L.P.
- The Southern Appalachian Fund

**H. Referral Services:**

Services Provided:

- Participatory Loans
- Technical Assistance

Referral Agencies & Services Provided:

- Lending Institutions - Participatory Loans
- Local/State/Federal Agencies – Technical Assistance

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	All
<b>D. Geographic Focus:</b>	Neighborhood/Census Tract, City-wide, County-wide
<b>E. Populations Served:</b>	Youth (16-24 years), Adults (25+), Elderly (55+), Refugees, Immigrants
<b>F. Sectors:</b>	All
<b>G. Company Size:</b>	1-5 Employees, 6-20 Employees, 21-50 Employees, 51+ Employees
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible:**

- Tax Delinquencies
- Litigations
- Bankruptcies

**IV. Access to Services**

- Application/Intake Form
- Web-based Requests



## SOUTHERN COOPERATIVE DEVELOPMENT FUND

**I. Contact Information**

<b>A. Program Manager/Contact:</b>	Mabra Holeyfield
<b>B. Address:</b>	5 N. Third Street Memphis, TN 38103
<b>C. Phone Number:</b>	901-523-1884
<b>D. Fax:</b>	901-527-6091
<b>E. Email Address:</b>	N/A
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 9:00am – 5:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

**II. Services Offered****A. Counseling:**

- One-on-One

**B. Technical Assistance: Hands-on**

- Business Plan Development
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Finance/Budgeting/Accounting

**C. Skills Training (certificate programs, secretarial skills, etc.):**

- Accounting & Bookkeeping

**D. Access to Information & Communication Technology:**

- PCs, phones, fax, Internet

**E. Access to Capital: N/A**

**F. Advocacy: N/A**

- Assists CDC and non-profit entities in preparing strategic plans

**G. Contracted Services: N/A**

**H. Referral Services: N/A**

### **III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | Both   |
| <b>B. Client Type:</b>        | MBE, WBE, Hispanic BE                                |
| <b>C. Client Income:</b>      | All  |
| <b>D. Geographic Focus:</b>   | County-wide  |
| <b>E. Populations Served:</b> | Adults (25+), Elderly (55+)                          |
| <b>F. Sectors:</b>            | All  |
| <b>G. Company Size:</b>       | 1-5 Employees, 6-20 Employees, 21-50 Employees       |
| <b>H. Stages of Business:</b> | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years + |

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible: N/A**

### **IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral

## STATE OF TENNESSEE DEPARTMENT OF ECONOMIC & COMMUNITY DEVELOPMENT

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Bill Swaggart
<b>B. Address:</b>	Donnelley J. Hill Office Building 170 N. Main Street 12 <sup>th</sup> Floor Memphis, TN
<b>C. Phone Number:</b>	901-544-6277 (direct) 901-544-7425 (office)
<b>D. Fax:</b>	901-543-7905
<b>E. Email Address:</b>	Bswaggert@mid.state.tn.us
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 4:30pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	Yes

### II. Services Offered

#### A. Counseling:

- One-on-One

#### B. Technical Assistance: Guidance

- Pre-Venture Start Up
- Business Plan Development
- Industry/Product Research
- Source of Capital
- Loan Packaging
- Manufacturing Process/Production
- Information Technology
- Government Procurement
- International Trade/Export Assistance

**C. Skills Training (certificate programs, secretarial skills, etc.):**

Technical Assistance Programs with state affiliated institutions of higher learning for problem solving for manufacturers, governmental agencies, service companies and retailers:

- The Tennessee Manufacturing Extension Program
- Oak Ridge Center for Manufacturing Technology
- Tennessee Technology Center
- Jackson State Community College
- Dyersburg State Community College
- Southwest Tennessee Community College
- The University of Tennessee at Martin
- The University of Memphis
- Tennessee Small Business Development Centers
- SBA Prequalifications Program

**D. Access to Information & Communication Technology:**

Services may be available at various locations

**E. Access to Capital:**

Direct:

SBA – 7(A) Loan Guaranty Program (government-backed program)

- *Uses:* Inventory, materials, furniture, fixtures, machinery, equipment, household improvements, purchase ongoing business, repayment account, payable and other business debts, working capital and real estate
- *Amounts:* Lender fee 50 basis points per year; Guaranty one-time fee to borrower between 2% and 3.5% of guaranty amount
- *Interest Rates:* Will not exceed 2.75% over the prime lending rate
- *Terms:* Maturities up to 7 years for working capital and up to 25 years for fixed assets
- *Guaranty:* 75% of loans, up to a maximum of \$750,000; 80% for loans of \$100,000 or less

Low Documentation Loan:

- *Uses:* Inventory, materials, furniture, fixtures, machinery, equipment, household improvements, purchase ongoing business, repayment account, payable and other business debts, working capital and real estate
- *Interest Rates:* Follow commercial rates, prime plus 2.25% - 2.75%
- *Terms:* Small loans may carry a higher rate

**7(A) CAP Lines – Direct:**

CAP Lines finances small businesses' short term, cyclical working needs. Short term working capital loans for:

- Seasonal
- Contract
- Builders
- Standard Asset-Based
- Small Asset-Based
- SBA regulations governing the 8(A) Program also governs this program; the SBA will guarantee up to \$750,000

**Export Working Capital Program:**

- SBA guarantees up to 75% of a secured loan up to a maximum of \$750,000
- SBA guarantees up to 80% on loans of \$100,000 or less
- Loan maturities up to three years, with annual renewal
- Loans for single or multiple export sales can be extended for pre-shipment working capital and post-shipment exposure coverage
- Proceeds can only be used to finance export transactions

**504 Direct Loan Program:****F. Advocacy:N/A****G. Contracted Services:N/A****H. Referral Services:N/A****III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	Above 80% of Median
<b>D. Geographic Focus:</b>	State-wide
<b>E. Populations Served:</b>	Adults (25+), Elderly (55+)
<b>F. Sectors:</b>	Service, Retail, Manufacturing, Construction
<b>G. Company Size:</b>	All
<b>H. Stages of Business:</b>	1-3 years, 3-5 years, 5 years+

**I. Other Client Eligibility Criteria**

- Credit history: partnerships or joint ventures with other lenders
- Collateral Required: Same criteria used by partnership lenders, collateral mirror lender(s), but in subordinated position
- Equity Stake: Normal equity of traditional and non-traditional lenders
- Education/skills Requirements: Mirror lender credit criteria

**J. Not Eligible:**

- Tax delinquencies
- Litigations
- Bankruptcies

**IV. Access to Services**

N/A

## TENNESSEE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

The State of Tennessee's Department of Economic and Community Development works with new, expanding, and existing industries to provide the support and resources necessary to make the business a success. The Department offers programs, services, and information relevant to doing business in Tennessee.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Jon Grayson, Director of Program Management
<b>B. Address:</b>	William Snodgrass TN Tower 312 8 <sup>th</sup> Avenue N., 11 <sup>th</sup> Floor Nashville, TN 37243-0405
<b>C. Phone Number:</b>	(615) 741-6201
<b>D. Fax:</b>	(615) 532-8715
<b>E. Email Address:</b>	<a href="mailto:jon.grayson@state.tn.us">jon.grayson@state.tn.us</a>
<b>F. Website:</b>	<a href="http://www.soundsgood.org">www.soundsgood.org</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am - 4:30pm
<b>H. Membership Required:</b>	No
<b>I. Fee-Based Services:</b>	No

### II. Services Offered

#### A. Counseling:

- One-on-One

#### B. Technical Assistance

Guided and Hands-on technical assistance is offered in the following areas:

- Industry/Product Research
- Sales/Marketing/Public Relations
- Sources of Capital
- Manufacturing Process/Production
- Government Procurement

#### C. Skills Training (certificate programs, secretarial skills, etc.): N/A

#### D. Access to Information & Communication Technology: N/A

**E. Access to Capital:**

Indirect:

- Offered via a loan guarantee fund for telecommunications-related start-ups
- *Amount:* Up to \$400,000
- *Interest Rates:* Determined by lending institutions
- *Terms:* Determined by lending institutions

**F. Advocacy:**

- The Department offers an annual Small and Minority Business Down the Hill Conference

**G. Contracted Services:**

The Department offers the following services through a contractual relationship with the entity below:

- Counseling Services: TN Board of Regents Small Business Development Centers

**H. Referral Services:**

The Department makes referrals for the following services to the entities below:

- Manufacturing Jobs Initiative, Industry Training Service: University of Tennessee
- Economic Development, Developing Efficiency in Power Use, Loan Pool: Tennessee Valley Authority
- Product Enhancement R&D: Oakridge Laboratories
- Technical Training: Tennessee Technology Centers
- Workforce Development Training: Department of Labor and Workforce Development



### III. Clients Served

- A. Gender: Both
- B. Client Type: All
- C. Client Income: All
- D. Geographic Focus: Statewide
- E. Populations Served: All State Residents
- F. Sectors: All
- G. Company Size: All
- H. Stages of Business: Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

I. Other Client Eligibility Criteria: N/A

J. Not Eligible: N/A

### IV. Access to Services

- Services are accessed via referrals or written, verbal and web-based requests

## TENNESSEE VALLEY AUTHORITY (TVA)

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Gill Petty – Economic Development Specialist
<b>B. Address:</b>	50 N. Front, Ste. 700 Memphis, TN 38103
<b>C. Phone Number:</b>	901-577-2610
<b>D. Fax:</b>	N/A
<b>E. Email Address:</b>	N/A
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 4:30pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

**A. Counseling:** N/A

**B. Technical Assistance:**

- Industry/Product Research
- Manufacturing Process/Production
- Referral to Agency Services

**C. Skills Training (certificate programs, secretarial skills, etc.):** N/A

**D. Access to Information & Communication Technology:**

- PCs, phones, fax, Internet, etc.

**E. Access to Capital:**

Loans are available:

- MBE Fund, WBE Loan, MB Loan Fund
- *Uses:* RE, Equipment
- *Amounts:* \$50,000 - \$500,000
- *Interest Rates:* Market Rate (Prime+)
- *Terms:* \$20,000/job, max: 10 years

**F. Advocacy:** N/A

**G. Contracted Services:** N/A

**H. Referral Services:**

- SBDC

### **III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	MBE, WBE, DBE, Ethnicity
<b>C. Client Income:</b>	N/A
<b>D. Geographic Focus:</b>	Tennessee Valley
<b>E. Populations Served:</b>	Adults (25+)
<b>F. Sectors:</b>	All
<b>G. Company Size:</b>	6-50 Employees
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Credit History: good history, 3 years tax
- Professional Experience: business background required

**J. Not Eligible:**

- Tax Delinquencies

### **IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Requests

## WEST TENNESSEE VENTURE CAPITAL CORPORATION

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Frank J. Banks
<b>B. Address:</b>	5 N. Third Street Memphis, TN 38103
<b>C. Phone Number:</b>	901-522-9237
<b>D. Fax:</b>	901-527-6091
<b>E. Email Address:</b>	<a href="mailto:Fjbanks@aol.com">Fjbanks@aol.com</a>
<b>F. Website:</b>	<a href="http://www.wtvcc.com">www.wtvcc.com</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 9:00am – 5:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One

#### B. Technical Assistance: Hands-on provided by Southern Cooperative Development Fund:

- Source of Capital
- Loan Packaging
- Loan Review/Analysis

#### C. Skills Training (certificate programs, secretarial skills, etc.):

- Provided by subsidiary, Southern Cooperative Development Fund

#### D. Access to Information & Communication Technology:

- Technology training conducted by Southern Cooperative Development Fund

**E. Access to Capital:**

Loans:

- *Uses:* purposes accepted by traditional lenders – typical categories avoided
- *Amounts:* Up to \$300,000 with a minimum of \$25,000
- *Interest Rates:* fixed rates according to type of financing but competitive with term capital market
- *Terms:* 48 – 120 months with an average of 60 months (5 years)

**F. Advocacy: N/A****G. Contracted Services: N/A****H. Referral Services:**

- Technical Assistance
- Skill Training

**III. Clients Served**

- A. Gender:** Both
- B. Client Type:** MBE, Hispanic BE
- C. Client Income:** All
- D. Geographic Focus:** N/A
- E. Populations Served:** Adults (25+), Elderly (55+)
- F. Sectors:** All
- G. Company Size:** 1-51+ Employees
- H. Stages of Business:** Start-up, 1-3 years, 3-5 years

**I. Other Client Eligibility Criteria:**

- Credit History: fair to excellent
- Collateral Required: real estate, plant and equipment, inventory, receivables, common stock, personal guarantee
- Professional Experience: same as financial institutions
- Equity Stake: loan participation of a 1 to 1 match with a bank or financial institution (mirror bank requirements)

**J. Not Eligible: N/A**

#### **IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Request
- Fee Schedule: interest on loan received

## BUSINESS LICENSE/BUSINESS TAX DIVISION

### I. Contact Information

- A. Program Manager/Contact:** County Clerk Office
- B. Address:** Downtown Office:  
150 Washington Avenue  
2<sup>nd</sup> Floor  
Memphis, TN 38103  
East Branch Office:  
1075 Mullins Station Road  
West Wing  
Memphis, TN 38134
- C. Phone Number:** 901-545-4249
- D. Fax:** 901-545-4215
- E. Email Address:** N/A
- F. Website:** [www.co.shelby.tn.us/county](http://www.co.shelby.tn.us/county)
- G. Hours of Operation:** Mon. – Fri., 8:30am – 4:30pm
- H. Membership Required:** N/A
- I. Fee-Based Services:**

Yes:

- Business located within the City limits of Memphis must purchase a City and County license. The cost of the consolidated license is \$42.00
- Businesses located outside the City limits – license cost is \$22.00
- New businesses may contact the following for state and local requirements:

Beverage permits

City Business: 901-576-4080

County Business: 901-545-4249

Code Enforcement: 901-385-5075

Federal ID Number: 1-800-424-1040

Health Department: 901-544-7600

State Sales Tax: 901-537-2904

Additional Information

Chamber of Commerce: 901-543-3500

LINC: 901-725-8895

SCORE: 901-544-3588

## II. Services Offered

**A. Counseling:** N/A

**B. Technical Assistance:**

- Other: Business License and State Sales Data

**C. Skills Training (certificate programs, secretarial skills, etc.):** N/A

**D. Access to Information & Communication Technology:** N/A

**E. Access to Capital:** N/A

**F. Advocacy:** N/A

**G. Contracted Services:** N/A

**H. Referral Services:** N/A

## III. Clients Served

**A. Gender:** Both

**B. Client Type:** All

**C. Client Income:** All

**D. Geographic Focus:** City-wide, County-wide

**E. Populations Served:** All

**F. Sectors:** All

**G. Company Size:** All

**H. Stages of Business:** All

**I. Other Client Eligibility Criteria:**

- Business location must be within City or County limits

**J. Not Eligible:** N/A

## IV. Access to Services

- Application/Intake Form
- Verbal Request – Mailed Application



## CENTER CITY COMMISSION

### I. Contact Information

- |                                    |  |
|------------------------------------|--|
| <b>A. Program Manager/Contact:</b> | Myron Hughes, Vice President – Planning & Development                      |
| <b>B. Address:</b>                 | The Crump Building<br>114 North Main Street<br>Memphis, TN 38103           |
| <b>C. Phone Number:</b>            | 901-570-0580   |
| <b>D. Fax:</b>                     | 901-575-0541   |
| <b>E. Email Address:</b>           | <a href="mailto:Hughes@downtownmemphis.com">Hughes@downtownmemphis.com</a> |
| <b>F. Website:</b>                 | N/A  |
| <b>G. Hours of Operation:</b>      | N/A  |
| <b>H. Membership Required:</b>     | N/A  |
| <b>I. Fee-Based Services:</b>      | N/A  |

### II. Services Offered

- A. Counseling:**
- One-on-One
- B. Technical Assistance:**
- Business Start Up/Acquisition
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:** N/A
- E. Access to Capital:**
- Loans:
- Downtown Memphis Development Loan:
- *Uses:* Redevelopment loan for project within the Memphis Central Business Improvement District (CBID), which is bounded by Crump Boulevard on the South, Danny Thomas Boulevard on the East, the Wolf River on the North and the Mississippi River on the West. The CBID extends through the Medical Center which is bounded by Linden Avenue on the South,

Watkins Street on the East, Poplar Avenue on the North and Danny Thomas Boulevard on the West.

- *Amounts:* Up to \$90,000
- *Interest Rates:* 3%
- *Terms:* Amortized over a 20-year period with a balloon payment due at end of the 10<sup>th</sup> year

**Main Street Tenant Loan:**

- *Uses:* Assist the implementation of the Main Street Redevelopment plan by helping retailers and new office tenants located within the area addressed by the plan
- *Amounts:* Loans may be made up to 90% of project costs. The Center City Development Corp. places on deposit with the lending institution an amount equal to 20% of the loan
- *Terms:* Reimbursable equity funds to Center City Commission upon loan liquidation by borrower

**Tax Abatement Program:**

**Memphis Downtown Payment-in-Lieu-of-Tax (PILOT):**

- *Uses:* Financial incentive which is designed to encourage commercial real estate development in and around the Memphis Central Business Improvement District by “freezing” property taxes at the predevelopment level for a predetermined period of time.
- *Amounts:* To be eligible for a PILOT, the value of the building renovations, site improvements or new construction must be equal to or greater than 60% of the total project cost
- *Terms:* PILOT financial incentive freeze can be up to a maximum of 20 years

**F. Advocacy:**

- *Networking:* economic development presentations to governing bodies at various city, county and state meetings, forums, seminars, etc.
- *Lobbying:* attend meetings and conduct presentations before the legislative body

**G. Contracted Services:**

- Referral services for clients (contact business professionals)

**H. Referral Services:**

- Architectural Firms
- Marketing Firms
- Public Relations/Media
- Bidding Firms

- Statistical Parking Data
- Product RFPs

### III. Clients Served

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** Above 80% of Median
- D. Geographic Focus:** Memphis Central: Business Improvement District, Demonstration Block of Main Street
- E. Populations Served:** Adults (25+)
- F. Sectors:** All
- G. Company Size:** 6-20 Employees
- H. Stages of Business:** N/A

#### I. Other Client Eligibility Criteria:

- Credit History: limited underwriting, since approvals usually mirror bank
- Collateral Required: mirror bank collateral in a subordinated position
- Professional Experience: Review includes past performances of the potential borrower on other positions
- Equity Stake: Equity is required, percentages vary based upon loan
- Education/Skills Requirements: Not mandatory but helpful for applicants applying for loan programs

#### J. Not Eligible:

- Tax Delinquencies
- Litigations
- Bankruptcies

### IV. Access to Services

- Application/Intake Form
- Referral
- Web-based Request

## CUSTOMER SERVICE CENTER OF THE IRS

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Ken Hardee, Territory Manager
<b>B. Address:</b>	801 Broadway, MDP 2 Nashville, TN 37203
<b>C. Phone Number:</b>	615-250-5822
<b>D. Fax:</b>	615-250-5937
<b>E. Email Address:</b>	kenneth.hardee@irs.gov
<b>F. Website:</b>	<a href="http://irweb.irs.gov">http://irweb.irs.gov</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 4:30pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

**A. Counseling:** N/A

**B. Technical Assistance:**

- Small Business Tax Workshops
- New Business Contacts
- College/University Programs
- Voluntary Agreements
- Industry Guides
- Specialized Outreach

**C. Skills Training (certificate programs, secretarial skills, etc.):** N/A

**D. Access to Information & Communication Technology:** N/A

**E. Access to Capital:** N/A

**F. Advocacy:** N/A

**G. Contracted Services:** N/A

**H. Referral Services: N/A**

**III. Clients Served**

- A. Gender:** N/A
- B. Client Type:** N/A
- C. Client Income:** N/A
- D. Geographic Focus:** N/A
- E. Populations Served:** N/A
- F. Sectors:** N/A
- G. Company Size:** N/A
- H. Stages of Business:** N/A

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible: N/A**

**IV. Access to Services**

- Verbal Requests
- Other: 615-250-5721

## MEMPHIS & SHELBY COUNTY PUBLIC LIBRARY & INFORMATION CENTER: FIRST TENNESSEE SMALL BUSINESS CENTER

First Tennessee Bank and the Memphis/Shelby County Public Library have formed a unique partnership, creating a centrally located facility that serves as a resource, referral and distribution center for Mid-South businesses. Located in the Business/Science Department of the Central Library, the Small Business Center is geared to serve the potential small business owner, the recently licensed entrepreneur and the established small business operator.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Judy Hurley, Senior Librarian
<b>B. Address:</b>	3030 Poplar Avenue Memphis, TN
<b>C. Phone Number:</b>	(901) 415-2734
<b>D. Fax:</b>	(901) 323-7732
<b>E. Email Address:</b>	<a href="mailto:hurleyj@memphis.lib.tn.us">hurleyj@memphis.lib.tn.us</a>
<b>F. Website:</b>	<a href="http://www.memphislibrary.org/ftsbc/center2.htm">www.memphislibrary.org/ftsbc/center2.htm</a>
<b>G. Hours of Operation:</b>	Mon. – Thurs., 9:00am - 9:00pm Fri. – Sat., 9:00am-6:00pm Sun., 1:00pm-5:00pm
<b>H. Membership Required:</b>	No (Library card required to check out materials)
<b>I. Fee-Based Services:</b>	No

### II. Services Offered

**A. Counseling:** N/A

**B. Technical Assistance:**

Information and guidance is provided in the following areas:

- Pre-Venture Start Up
- Business Start Up/Acquisition
- Business Plan Development
- Industry/Product Research
- Sales/Marketing/Public Relations
- Operations/Human Resources

**C. Skills Training (certificate programs, secretarial skills, etc.):** N/A

**D. Access to Information & Communication Technology:**

- PCs, Phones, Fax, Internet

**E. Access to Capital: N/A****F. Advocacy: N/A****G. Contracted Services: N/A****H. Referral Services:**

The Small Business Center refers clients to a variety of different agencies and organizations that are listed in the Business Pages of the website.

**III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | Both   |
| <b>B. Client Type:</b>        | All  |
| <b>C. Client Income:</b>      | All  |
| <b>D. Geographic Focus:</b>   | County-wide  |
| <b>E. Populations Served:</b> | Adults (25+)   |
| <b>F. Sectors:</b>            | All  |
| <b>G. Company Size:</b>       | All  |
| <b>H. Stages of Business:</b> | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years + |

**I. Other Client Eligibility Criteria:**

- Services Require Fees: No

**J. Not Eligible:**

- All clients are eligible

**IV. Access to Services**

Services are accessed via referral and web-based requests.

## CITY OF MEMPHIS OFFICE OF CONTRACT COMPLIANCE

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Carlee McCullough-Crawford
<b>B. Address:</b>	100 N. Main, Ste. 2028 Memphis, TN 38103
<b>C. Phone Number:</b>	901-576-6210
<b>D. Fax:</b>	901-576-6560
<b>E. Email Address:</b>	carlee.mccullough@cityofmemphis.org
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:30am – 5:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

**A. Counseling:**

- One-on-One

**B. Technical Assistance: Guidance**

**C. Skills Training (certificate programs, secretarial skills, etc.): N/A**

**D. Access to Information & Communication Technology: N/A**

**E. Access to Capital: N/A**

**F. Advocacy:**

- Current Small Business/Economic Trends
- Networking
- Lobbying
- Seminars



**G. Contracted Services:**

- Assistance in obtaining City of Memphis contracts & subcontracts

**H. Referral Services:**

- Bonding
- Insurance
- Financial services
- Certification (minority or woman owned business)
- Grants (for non-profits)

Referral agencies and services provided:

- Uniform Certification Agency
- Certification Bonding/Insurance
- Brown & Associates/Pete Mitchell & Associates Financial Services
- HCD, SBA (banks)
- WTVCC
- Grant Center

**III. Clients Served**

- A. Gender:** Both
- B. Client Type:** MBE, WBE
- C. Client Income:** All
- D. Geographic Focus:** County-wide (Crittendon, Desoto, Fayette, Tipton, Shelby)
- E. Populations Served:** Youth (16-24 years), Adults (25+), Elderly (55+)
- F. Sectors:** All
- G. Company Size:** 1-51+ Employees
- H. Stages of Business:** Start-up, 1-3 years, 3-5 years, 5 years+

**I. Other Client Eligibility Criteria:**

- Collateral Required: bidding process to be tied
- Professional Experience based upon a review of prior projects

**J. Not Eligible: N/A**

**IV. Access to Services**

N/A

## EQUAL OPPORTUNITY COMPLIANCE DEPARTMENT

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Lola Jefferson-Bufford, Program Analyst
<b>B. Address:</b>	1407 Union Avenue Suite 621 Memphis, TN 38104
<b>C. Phone Number:</b>	901-544-0116 or 901-544-0082
<b>D. Fax:</b>	901-544-0111
<b>E. Email Address:</b>	Lola.bufford@eeoc.gov
<b>F. Website:</b>	www.eeoc.gov
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 4:30pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One

#### B. Technical Assistance: Hands-on

- Other: Enforce National Laws

#### C. Skills Training (certificate programs, secretarial skills, etc.): N/A

#### D. Access to Information & Communication Technology: N/A

#### E. Access to Capital: N/A

#### F. Advocacy: N/A

#### G. Contracted Services:

- Chambers of Commerce
- Small Business Development Center
- Society of Human Resources Management

**H. Referral Services:**

Depending on need, agencies are referred and counseling services provided

- Department of Labor
- TN Human Rights Commission
- NLRB

**III. Clients Served**

- |                               |                                    |
|-------------------------------|------------------------------------|
| <b>A. Gender:</b>             | Both                               |
| <b>B. Client Type:</b>        | All                                |
| <b>C. Client Income:</b>      | N/A                                |
| <b>D. Geographic Focus:</b>   | Other: State-wide (General Public) |
| <b>E. Populations Served:</b> | All                                |
| <b>F. Sectors:</b>            | All                                |
| <b>G. Company Size:</b>       | All                                |
| <b>H. Stages of Business:</b> | All                                |

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible: N/A**

**IV. Access to Services**

- Application/Intake Form
- Written & Verbal Requests
- Referral
- Web-based Request
- Other: Walk-in

## TENNESSEE DEPARTMENT OF TRANSPORTATION SMALL BUSINESS DEVELOPMENT OFFICE

Located within the Department's Civil Rights Office, The Office of Small Business Development assists and encourages business opportunities for Small and Disadvantaged Business Enterprises (DBE's) participating in federally funded projects in the highway construction and transportation industries. The Office makes every effort to assure equal employment opportunities both within its own organization and within the organization of its contractors and subcontractors.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Mary Ann Gregory
<b>B. Address:</b>	James K. Polk Building 505 Deaderick Street Suite 1800 Nashville, TN 37243
<b>C. Phone Number:</b>	(888) 370-3647
<b>D. Fax:</b>	(615) 741-3169
<b>E. Email Address:</b>	<a href="mailto:marygregory@tdot.state.tn.us">marygregory@tdot.state.tn.us</a>
<b>F. Website:</b>	<a href="http://www.tdot.state.tn.us">www.tdot.state.tn.us</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 7:30am - 5:00pm
<b>H. Membership Required:</b>	No
<b>I. Fee-Based Services:</b>	No

### II. Services Offered

#### A. Counseling:

- One-on-One

#### B. Technical Assistance:

The Department offers guided technical assistance in the following areas:

- Business Plan Development
- Loan Review/Analysis
- Finance/Budgeting/Accounting
- Government Procurement
- Engineering/R&D

**C. Skills Training (certificate programs, secretarial skills, etc.):**

Skills training is available in the following areas:

- Computer Training
- Construction Math
- Blueprint Reading
- Estimating
- Basic Business Accounting

**D. Access to Information & Communication Technology: N/A**

**E. Access to Capital: N/A**

**F. Advocacy:**

The Department offers the following advocacy and research services:

- Current Small Business/Economic Trends
- Networking

**G. Contracted Services:**

The Department offers the following services through a contractual relationship with the entity below:

- Business Plan Development, Industry Research, Marketing/Public Relations, Operations/Human Resources: University of Tennessee

**H. Referral Services: N/A**

**III. Clients Served**

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	Very Low, LMI Only
<b>D. Geographic Focus:</b>	State-wide
<b>E. Populations Served:</b>	Adults (25+)
<b>F. Sectors:</b>	Service, Construction
<b>G. Company Size:</b>	6-20 Employees
<b>H. Stages of Business:</b>	3 years +

**I. Other Client Eligibility Criteria:**

- Professional Experience: Must be for-profit companies managed by owners with authority and experience to control daily operations and management of firm.
- Equity Stake: The owners must be able to show at least 51% ownership through real and substantial capital investments.

**J. Not Eligible: N/A**

**IV. Access to Services**

Services are accessed via application or a web-based request.

## WOMEN BUSINESS OWNER'S CONTRACT ALLIANCE NETWORK

### I. Contact Information

- A. Program Manager/Contact:** Patricia H. Wesson  
Emma Agnew Roberson
- B. Address:** 5865 Ridgeway Center Parkway  
Suite 300  
Memphis, TN 38120
- C. Phone Number:** N/A
- D. Fax:** N/A
- E. Email Address:** [Wbocan@aol.com](mailto:Wbocan@aol.com)
- F. Website:** N/A
- G. Hours of Operation:** Mon. – Fri., 10:00am – 4:00pm
- H. Membership Required:** N/A
- I. Fee-Based Services:** N/A

### II. Services Offered

- A. Counseling:** N/A
- B. Technical Assistance:**
- Group Meetings & Workshops
- C. Skills Training (certificate programs, secretarial skills, etc.):**
- Roundtable Discussions
  - Meet Lender's Forums
  - Certification Workshops
  - Other Workshops & Seminars
- D. Access to Information & Communication Technology:** N/A
- E. Access to Capital:** N/A
- F. Advocacy:**
- Networking
- G. Contracted Services:** N/A

**H. Referral Services:**

- Services provided by WBOCAN clients seeking contracting financing, loans, business insurance (workshops on starting a business referred to other agencies)
- Referral services and agencies provided includes: Tennessee Small Business Development Center, SCORE, Small Business Administration, Banks, City of Memphis HCD, Business Event Center et al.

**III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | Female   |
| <b>B. Client Type:</b>        | WBE  |
| <b>C. Client Income:</b>      | N/A  |
| <b>D. Geographic Focus:</b>   | N/A  |
| <b>E. Populations Served:</b> | Youth (16-24 years), Adults (25+), Elderly (55+), Ex-offenders, Refugees |
| <b>F. Sectors:</b>            | Service, Retail, Manufacturing, Construction, Worn                       |
| <b>G. Company Size:</b>       | All  |
| <b>H. Stages of Business:</b> | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +                     |

**I. Other Client Eligibility Criteria:**

- Women Business Owner with at least 51% ownership

**J. Not Eligible: N/A****IV. Access to Services**

- Application/Intake Form – one time application fee of \$30.



## CENTER FOR INDEPENDENT LIVING (GOALS)

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Deborah Sanders
<b>B. Address:</b>	163 N. Angelus Memphis, TN
<b>C. Phone Number:</b>	901-726-6404
<b>D. Fax:</b>	N/A
<b>E. Email Address:</b>	N/A
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Goals meetings on 1 <sup>st</sup> and 4 <sup>th</sup> Tuesdays/monthly
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	Yes

### II. Services Offered

#### A. Counseling:

- Group

#### B. Technical Assistance: Guidance

- Business Start Up
- Industry/Product Research
- Finance/Budgeting/Accounting
- Other: Peer Lending Group limited to 10 members w/disabilities

#### C. Skills Training (certificate programs, secretarial skills, etc.):

- Budgeting
- Marketing

#### D. Access to Information & Communication Technology: N/A

#### E. Access to Capital:

Loans: Only peer group members are eligible

- *Uses:* Overhead, supplies, training working capital, equipment
- *Amounts:* \$250 - \$5,000
- *Interest Rates:* 10%
- *Terms:* TBD

**F. Advocacy: N/A**

- Networking
- Lobbying

**G. Contracted Services: N/A**

**H. Referral Services:**

- Opportunity Banc

**III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | Both   |
| <b>B. Client Type:</b>        | All  |
| <b>C. Client Income:</b>      | All  |
| <b>D. Geographic Focus:</b>   | Disabled   |
| <b>E. Populations Served:</b> | N/A  |
| <b>F. Sectors:</b>            | N/A  |
| <b>G. Company Size:</b>       | All  |
| <b>H. Stages of Business:</b> | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years + |

**I. Other Client Eligibility Criteria: N/A**

- Credit History: working toward paying off debt
- Professional Experience

**J. Not Eligible:**

- Clients who are not disabled

**IV. Access to Services**

- Written Requests
- Other: attendance to 3 meetings

**LEMOYNE-OWEN COLLEGE COMMUNITY DEVELOPMENT  
CORPORATION (LOC CDC)**

**I. Contact Information**

- |                                    |  |
|------------------------------------|--|
| <b>A. Program Manager/Contact:</b> | Jeffrey Higgs<br>Michael Massey  |
| <b>B. Address:</b>                 | 802 Walker Avenue<br>Suite 5<br>Memphis, TN 38126  |
| <b>C. Phone Number:</b>            | 901-942-6265   |
| <b>D. Fax:</b>                     | 901-942-6448   |
| <b>E. Email Address:</b>           | <a href="mailto:Jeffrey_higgs@nile.loc.edu">Jeffrey_higgs@nile.loc.edu</a><br><a href="mailto:michael_massey@nile.loc.edu">michael_massey@nile.loc.edu</a> |
| <b>F. Website:</b>                 | <a href="http://www.loccoc.org">www.loccoc.org</a>   |
| <b>G. Hours of Operation:</b>      | Mon. – Fri., 8:30am – 5:30pm   |
| <b>H. Membership Required:</b>     | N/A  |
| <b>I. Fee-Based Services:</b>      | N/A  |

**II. Services Offered**

**A. Counseling:**

- One-on-One
- Group

**B. Technical Assistance:**

- Business Plan Development
- Source of Capital
- Loan Review/Analysis
- Finance/Budgeting/Accounting
- Government Procurement

**C. Skills Training (certificate programs, secretarial skills, etc.): N/A**

**D. Access to Information & Communication Technology: N/Access to Capital:**

Direct:

- *Uses:* construction, commercial loans, bridge financing
- *Amounts:* up to \$35,000
- *Interest Rates:* 7% - 12%
- *Terms:* 6 months – 3 years

**E. Advocacy:**

- Current Small Business/Economic Trends

**F. Contracted Services:**

- Business Plan Writing
- Accounting Assistance
- Small Business classes

Contractors & services provided:

- Memphis Business Development Center: Business Plan Writing
- ABC Accounting: Accounting Assistance
- LeMoyne-Owen College: Business Department

**G. Referral Services:**

- Renaissance Business Center
- City of Memphis
- Memphis Business Development Corporation (MBDC)
- Other non-profits
- Federal Funding Sources

### III. Clients Served

<b>A. Gender:</b>	Both
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	Very Low, LMI Only
<b>D. Geographic Focus:</b>	Neighborhood/Census Tract, City-wide, County-wide (SBA only)
<b>E. Populations Served:</b>	Youth (16-24 years), Adults (25+), Elderly (55+), Ex-offenders
<b>F. Sectors:</b>	All
<b>G. Company Size:</b>	1-5 Employees, 6-20 Employees
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Collateral Required: real estate, hard goods, chattels, equipment
- Equity Stake: at least 30%

**J. Not Eligible:**

- Negative Net Worth Companies

**IV. Access to Services**

- Application/Intake Form

## MEMPHIS COMMUNITY DEVELOPMENT PARTNERSHIP

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Glen Cox
<b>B. Address:</b>	147 Jefferson Suite 814 Memphis, TN 38103
<b>C. Phone Number:</b>	901-507-1115 ext. 102
<b>D. Fax:</b>	901-507-1120
<b>E. Email Address:</b>	<a href="mailto:gcox@mcdpinfo.org">gcox@mcdpinfo.org</a>
<b>F. Website:</b>	<a href="http://www.mcdpinfo.org">www.mcdpinfo.org</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:30am – 5:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- Group

#### B. Technical Assistance:

- Source of Capital
- Loan Review/Analysis
- Intermediary Role

#### C. Skills Training (certificate programs, secretarial skills, etc.):

- Fund Training Program

#### D. Access to Information & Communication Technology:

- PCs, phones, fax, Internet, etc. (use on short term basis, not part of program)

**E. Access to Capital:**

Direct

Loans:

- *Uses:* Short-term construction financing
- *Amounts:* % of available fund (there is a cap/limit)
- *Interest Rates:* Generally 5%
- *Terms:* Less than 36 months

Grants:

- *Uses:* April 1 – October 1; December – TA only
- *Amounts:*

**F. Advocacy:**

- Networking
- Fundraising: Foundations & Corporations

**G. Contracted Services:**

- Services: technical training. Grants & loans are contractual
- Contractors: community development corporations, MCDP, TA

**H. Referral Services:**

- Services: refer to a list of providers
- Agencies: alt.Consulting

### III. Clients Served

- A. **Gender:** Both
- B. **Client Type:** All
- C. **Client Income:** Very Low
- D. **Geographic Focus:** County-wide
- E. **Populations Served:** N/A
- F. **Sectors:** N/A
- G. **Company Size:** N/A
- H. **Stages of Business:** N/A

#### I. Other Client Eligibility Criteria:

- Credit History: loans only, willing to work on grants without established history
- Collateral Required
- Professional Experience

#### J. Not Eligible: N/A

### IV. Access to Services

- Application/Intake Form
- Web-based Request



## RISE FOUNDATION

The RISE Foundation (Responsibility, Initiative, Solutions, Empowerment) is a non-profit corporation whose mission is to provide financial support and resources to Memphis Housing Authority residents for scholarships, emergencies and individual development accounts (IDAs). The RISE Foundation will serve as a philanthropic organization to award, monitor and evaluate grants to nonprofit organizations that will assist MHA residents and Section 8 housing certificate holders in attaining financial self-sufficiency.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Shelia Terrell
<b>B. Address:</b>	22 N. Front Street, Suite 980 Memphis, TN 38103
<b>C. Phone Number:</b>	901-576-6833
<b>D. Fax:</b>	901-576-6843
<b>E. Email Address:</b>	<a href="mailto:rise_sheila@hotmail.com">rise_sheila@hotmail.com</a>
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:30am - 5:00pm (by appt.)
<b>H. Membership Required:</b>	No
<b>I. Fee-Based Services:</b>	No

### II. Services Offered

**A. Counseling:** N/A

**B. Technical Assistance:**

Hands-on technical assistance is offered for public housing residents in the following:

- Economic Education

**C. Skills Training (certificate programs, secretarial skills, etc.):** N/A

**D. Access to Information & Communication Technology:** N/A

**E. Access to Capital:**

Individual Development Accounts are available for public housing residents

**F. Advocacy:** N/A

**G. Contracted Services:** N/A

#### **H. Referral Services:**

RISE makes referrals for the following services to the entities listed below:

- Homeownership Education: Memphis Housing Resource Center
- Microenterprise/Small Business Education: MIFA/Opportunity Banc

### **III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | All  |
| <b>B. Client Type:</b>        | All  |
| <b>C. Client Income:</b>      | Very Low   |
| <b>D. Geographic Focus:</b>   | City-wide  |
| <b>E. Populations Served:</b> | Adults (25+) Memphis Public Housing Residents and<br>Section 8 Housing Certificate Holders |
| <b>F. Sectors:</b>            | N/A  |
| <b>G. Company Size:</b>       | N/A  |
| <b>H. Stages of Business:</b> | N/A  |

#### **I. Other Client Eligibility Criteria:**

- Credit History: Good credit preferred

#### **J. Not Eligible**

- All clients are eligible

### **IV. Access to Services**

- Services are accessed via an application form

## **SOUTH MEMPHIS ALLIANCE**

### **I. Contact Information**

<b>A. Program Manager/Contact:</b>	Reginald Milton
<b>B. Address:</b>	P.O. Box 161286
<b>C. Phone Number:</b>	901-946-6880
<b>D. Fax:</b>	901-946-6827
<b>E. Email Address:</b>	sma_rbm@bellsouth.net
<b>F. Website:</b>	www.communitybuilder.org
<b>G. Hours of Operation:</b>	Mon. – Fri., 9:30am – 5:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### **II. Services Offered**

#### **A. Counseling:**

- Group

#### **B. Technical Assistance: Guidance & Hands-on**

- Sales/Marketing/Public Relations
- Information Technology

#### **C. Skills Training (certificate programs, secretarial skills, etc.): N/A**

#### **D. Access to Information & Communication Technology:**

- PCs, phones, fax, Internet, etc.

#### **E. Access to Capital:**

- Grants

#### **F. Advocacy:**

- Networking

#### **G. Contracted Services: N/A**

#### **H. Referral Services:**

- City agencies and other nonprofits

### **III. Clients Served**

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** Very Low
- D. Geographic Focus:** Neighborhood/Census Tract
- E. Populations Served:** Youth (16-24 years), Adults (25+), Elderly (55+), Ex-offenders
- F. Sectors:** Service, Other: Educational
- G. Company Size:** 1-5 Employees
- H. Stages of Business:** 3-5 years

#### **I. Other Client Eligibility Criteria:**

- Education/Skills Requirements: Associations are required to have community based support

#### **J. Not Eligible:**

- Workouts
- Negative Net Worth Companies
- Tax Delinquencies
- Litigations
- Bankruptcies

### **IV. Access to Services**

- Written & Verbal Requests

## VECA COMMUNITY DEVELOPMENT CORPORATION

The Vollintine-Evergreen Community Association (VECA) Community Development Corporation seeks to improve its neighborhood through beautification, rejuvenation, and housing development.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Steve Gadbois
<b>B. Address:</b>	1680 Jackson Avenue Memphis, TN 38107
<b>C. Phone Number:</b>	901-276-1782
<b>D. Fax:</b>	901-276-1784
<b>E. Email Address:</b>	<a href="mailto:veca@netten.net">veca@netten.net</a>
<b>F. Website:</b>	<a href="http://www.neighborhoodlink.com/veca">www.neighborhoodlink.com/veca</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 9:00am - 5:00pm
<b>H. Membership Required:</b>	N/A
<b>I. Fee-Based Services:</b>	N/A

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance: N/A

#### C. Skills Training (certificate programs, secretarial skills, etc.):

- VECA CDC counsels residents for homeownership

#### D. Access to Information & Communication Technology:

- PCs, Phones, fax, Internet

#### E. Access to Capital:

- VECA CDC provides direct access to capital

#### F. Advocacy: N/A

#### G. Contracted Services: N/A

#### **H. Referral Services:**

- VECA CDC makes referrals, as needed, to Memphis Area Legal Services, and United Housing, Inc.

### **III. Clients Served**

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** Very Low, LMI Only
- D. Geographic Focus:** Neighborhood/Census Tract: Vollintine/Evergreen
- E. Populations Served:** Adults (25+), Elderly (55+)
- F. Sectors:** Service
- G. Company Size:** 1-20 Employees
- H. Stages of Business:** Start-up, 5 years +

#### **I. Other Client Eligibility Criteria: N/A**

#### **J. Not Eligible:**

VECA cannot assist the following clients:

- Workouts
- Negative Net Worth Companies
- Tax Delinquencies
- Litigations
- Bankruptcies

### **IV. Access to Services**

- Services are accessed via verbal requests or referrals

## WHITEHAVEN ECONOMIC DEVELOPMENT CORPORATION

### I. Contact Information

- A. Program Manager/Contact:** Cheryl Forbes  
**B. Address:** 3984 Elvis Presley Boulevard  
Memphis, TN  
**C. Phone Number:** 901- 332-5854  
**D. Fax:** 901-345-7158  
**E. Email Address:** wedcorp@bellsouth.net  
**F. Website:** www.neighborhoodlink.com/memphis/whitehaven  
**G. Hours of Operation:** Mon. – Fri., 9:00am – 5:00pm (by appt.)  
**H. Membership Required:** N/A  
**I. Fee-Based Services:** N/A

### II. Services Offered

- A. Counseling:** N/A
- B. Technical Assistance:**
- Sales/Marketing/Public Relations
  - Government Procurement
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:** N/A
- E. Access to Capital:**
- Direct:
- Fundraising activities
- Indirect:
- Grants – for programs

**F. Advocacy:**

- Current Small Business/Economic Trends
- Networking
- Lobbying
- Business Promotion
- Public Relations for Community
- Advocate for Quality of Life

**G. Contracted Services: N/A**

**H. Referral Services:**

- Services: specific city/county/community service resources provided
- Agencies

**III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | Both   |
| <b>B. Client Type:</b>        | All  |
| <b>C. Client Income:</b>      | All  |
| <b>D. Geographic Focus:</b>   | All  |
| <b>E. Populations Served:</b> | Youth (16-24 years), Adults (25+), Elderly (55+), Ex-offenders |
| <b>F. Sectors:</b>            | All  |
| <b>G. Company Size:</b>       | 1-5 Employees, 6-20 Employees, 21-50 Employees, 51+ Employees  |
| <b>H. Stages of Business:</b> | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +           |

**I. Other Client Eligibility Criteria: N/A**

**J. Not Eligible: N/A**

**IV. Access to Services**

- Verbal Requests
- Web-based Requests



## **BLACK BUSINESS ASSOCIATION (BBA)**

The Black Business Association (BBA) is the largest trade association of its kind in the Mid-South that deals strictly with issues of economics and entrepreneurship in the African-American community. Membership includes a variety of businesses and organizations uniting to improve business opportunities for black entrepreneurs, including directing consumer spending towards our members. BBA serves as the regional office for the National Black Business Council, and serves over 2,000 businesses in the Mid-South through the dissemination of important information. BBA promotes: member businesses to consumers; cooperation among member businesses and the greater community; the assets of Black neighborhoods and the relocation of businesses to the Black community; participation of the Black community in the ownership of businesses through investment; and the creation, expansion, and development of businesses that employ Black people. BBA reinforces the positive public image of Black business.

### **I. Contact Information**

- |                                    |  |
|------------------------------------|--|
| <b>A. Program Manager/Contact:</b> | Roby Williams  |
| <b>B. Address:</b>                 | Renaissance Business Center<br>555 Beale Street<br>Memphis, TN |
| <b>C. Phone Number:</b>            | (901) 526-9300   |
| <b>D. Fax:</b>                     | (901) 525-2357   |
| <b>E. Email Address:</b>           | N/A  |
| <b>F. Website:</b>                 | <a href="http://www.bbamemphis.org">www.bbamemphis.org</a>     |
| <b>G. Hours of Operation:</b>      | Mon. – Fri., 8:30am - 5:00pm                                   |
| <b>H. Membership Required:</b>     | Yes  |
| <b>I. Fee-Based Services:</b>      | Yes  |

### **II. Services**

- A. Counseling:**
- One-on-One
  - Group
- B. Technical Assistance: Guidance**
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:**
- PCs, Internet

- Phones, fax

**E. Access to Capital:**

BBA offers direct access to loans:

- *Uses:* Accounts Receivable
- *Amounts:* Up to \$20,000
- *Interest Rates:* Tied to Prime (Current Prime + 3%)
- *Terms:* Until Accounts Receivable collected

**F. Advocacy:**

BBA offers the following advocacy and services for its members:

- Networking
- Lobbying
- On-Line Membership Directory
- Advertising for Renewal Community Businesses
- Investor Relations
- Procurement Discounts
- Branding

**G. Contracted Services: N/A**

**H. Referral Services:**

BBA makes referrals to EmergeMemphis and the Mid-South Minority Business Council.

**III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | All  |
| <b>B. Client Type:</b>        | All  |
| <b>C. Client Income:</b>      | All  |
| <b>D. Geographic Focus:</b>   | Regional: Tri-State                                  |
| <b>E. Populations Served:</b> | Adults (25+), Immigrants                             |
| <b>F. Sectors:</b>            | Service, Retail, Construction                        |
| <b>G. Company Size:</b>       | All  |
| <b>H. Stages of Business:</b> | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years + |

**I. Other Client Eligibility Criteria:**

- Services Require Fees: Annual Membership Fee: \$150

**J. Not Eligible:**

## **BUSINESS NETWORKS/MEMBERSHIP ORGANIZATIONS**

- All clients are eligible

### **IV. Access to Services**

- Services are accessed by applying for membership over the phone or in person

## COALITION OF MIDTOWN BUSINESSES

Coalition of Midtown Businesses (COMB) is a membership organization that provides networking and lobbying services for businesses located in midtown Memphis.

### I. Contact Information

- |                                    |                                       |
|------------------------------------|---------------------------------------|
| <b>A. Program Manager/Contact:</b> | Michelle Cowan                        |
| <b>B. Address:</b>                 | 892 South Cooper<br>Memphis, TN 38107 |
| <b>C. Phone Number:</b>            | (901) 272-1459                        |
| <b>D. Fax:</b>                     | (901) 272-1455                        |
| <b>E. Email Address:</b>           | N/A                                   |
| <b>F. Website:</b>                 | N/A                                   |
| <b>G. Hours of Operation:</b>      | Mon. – Fri., 9:00am - 5:00pm          |
| <b>H. Membership Required:</b>     | Yes                                   |
| <b>I. Fee-Based Services:</b>      | Yes                                   |

### II. Services Offered

- A. Counseling:** N/A
- B. Technical Assistance:** N/A
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:** N/A
- E. Access to Capital:** N/A
- F. Advocacy:**  
COMB provides the following advocacy services:
- Networking
  - Lobbying
- G. Contracted Services:** N/A
- H. Referral Services:** N/A

### **III. Clients Served**

- A. Gender:** All
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** Midtown
- E. Populations Served:** All
- F. Sectors:** All
- G. Company Size:** All
- H. Stages of Business:** Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

#### **I. Other Client Eligibility Criteria: Services Require Fees:**

- Annual Membership Dues

#### **J. Not Eligible:**

- All clients are eligible

### **IV. Access to Services**

- Written Requests

## **EAST MEMPHIS BUSINESS & PROFESSIONAL WOMEN ASSOCIATION, INC. (BPW)**

East Memphis Business and Professional Women (BPW) brings together women from all types of careers to network, share ideas, and build leadership and management skills. BPW is a voice of Memphis' working women to achieve equity in the workplace through leadership training, educational programming, advocacy, and support systems. Members benefit from networking opportunities, resources, career positioning, educational programs and visibility.

### **I. Contact Information**

- |                                    |  |
|------------------------------------|--|
| <b>A. Program Manager/Contact:</b> | Deborah Brasfield, President<br>Joy Lee, Membership Chair  |
| <b>B. Address:</b>                 | N/A  |
| <b>C. Phone Number:</b>            | (901) 680-0600   |
| <b>D. Fax:</b>                     | N/A  |
| <b>E. Email Address:</b>           | <a href="mailto:deborahb@medsouth.rr.com">deborahb@medsouth.rr.com</a><br><a href="mailto:joydean@msn.com">joydean@msn.com</a> |
| <b>F. Website:</b>                 | <a href="http://www.eastmemphis.brw.org">www.eastmemphis.brw.org</a>   |
| <b>G. Hours of Operation:</b>      | N/A  |
| <b>H. Membership Required:</b>     | Yes  |
| <b>I. Fee-Based Services:</b>      | Yes  |

### **II. Services Offered**

- A. Counseling:**
- Group
- B. Technical Assistance:** N/A
- C. Skills Training (certificate programs, secretarial skills, etc.):** N/A
- D. Access to Information & Communication Technology:** N/A
- E. Access to Capital:** N/A

**F. Advocacy:**

BPW offers the following advocacy services:

- Networking
- Lobbying

**G. Contracted Services: N/A**

**H. Referral Services: N/A**

**III. Clients Served**

- A. Gender:** Female
- B. Client Type:** All
- C. Client Income:** All
- D. Geographic Focus:** City-wide
- E. Populations Served:** All
- F. Sectors:** All
- G. Company Size:** All
- H. Stages of Business:** Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Services Require Fees: \$65 Membership Fee

**J. Not Eligible:**

- All clients are eligible.

**IV. Access to Services**

- Verbal and Web-based Requests

## HISPANIC BUSINESS ALLIANCE

The Hispanic Business Alliance is a membership organization serving the Mid-South that works to ensure the participation of Hispanics in the economic and political development of the region.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Chuck Blatteis
<b>B. Address:</b>	P.O. Box 1777 Cordova, TN 38088-1777
<b>C. Phone Number:</b>	(901) 386-7955
<b>D. Fax:</b>	(901) 795-3075
<b>E. Email Address:</b>	<a href="mailto:blatteis@bellsouth.net">blatteis@bellsouth.net</a>
<b>F. Website:</b>	<a href="http://www.hispanicalliance.org">www.hispanicalliance.org</a>
<b>G. Hours of Operation:</b>	Mon. – Fri., 9:00am - 5:00pm
<b>H. Membership Required:</b>	Yes
<b>I. Fee-Based Services:</b>	Membership Fees Vary

### II. Services Offered

#### A. Counseling

- One-on-One
- Group

#### B. Technical Assistance:

Guided Technical Assistance is available in the following areas:

- Start Up/Acquisition
- Business Plan Development
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Source of Capital
- Loan Packaging
- Loan Review/Analysis
- Finance/Budgeting/Accounting
- Government Procurement
- Engineering/R&D

#### C. Skills Training (certificate programs, secretarial skills, etc.): N/A



**D. Access to Information & Communication Technology: N/A**

**E. Access to Capital:**

- Access to capital is offered indirectly via referrals

**F. Advocacy:**

HBA offers the following advocacy and research services:

- Current Small Business/Economic Trends
- Networking
- Lobbying

**G. Contracted Services: N/A**

**H. Referral Services:**

Referrals are made in the following areas to the entities below:

- Services: Financial Services, Insurance, Real Estate, Immigration
- Agencies: Companies specializing in the above services, including Su Casa Realty, Prudential, VISA Inc.

**III. Clients Served**

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | Both   |
| <b>B. Client Type:</b>        | Hispanic BEs<br>All entities looking to work with Hispanic community |
| <b>C. Client Income:</b>      | LMI Only   |
| <b>D. Geographic Focus:</b>   | Mid-South (TN, AR, MS)   |
| <b>E. Populations Served:</b> | All  |
| <b>F. Sectors:</b>            | Service  |
| <b>G. Company Size:</b>       | 1-20 Employees   |
| <b>H. Stages of Business:</b> | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +                 |

**I. Other Client Eligibility Criteria:**

- **Services Require Fees:** Membership Fees Vary

**J. Not Eligible:**

- Negative net worth companies

#### **IV. Access to Services**

- Services are accessed by contacting HBA via phone or in person.  
Membership Form available on-line

## MID-SOUTH MINORITY BUSINESS COUNCIL (MMBC)

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Luke Yancy III, President & CEO
<b>B. Address:</b>	411 West Park Loop Memphis, TN
<b>C. Phone Number:</b>	901-678-2388
<b>D. Fax:</b>	901-678-2450
<b>E. Email Address:</b>	Mmbc-memphis.org
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am – 6:00pm
<b>H. Membership Required:</b>	Yes
<b>I. Fee-Based Services:</b>	Yes

### II. Services Offered

#### A. Counseling:

- One-on-One
- Group

#### B. Technical Assistance: Guidance & Hand-on

- Business Plan Development
- Sales/Marketing/Public Relations
- Operations/Human Resources
- Loan Packaging
- Loan Review/Analysis
- Government Procurement

#### C. Skills Training (certificate programs, secretarial skills, etc.):

Executive Management Institute (3-day residential certification program at Memphis Business Academy), which includes:

- Business & Marketing Strategies
- Uses of Financial Statements
- Management of Human Resources
- Training with Advanced Technology Application
- New Business Opportunities through Networking

**D. Access to Information & Communication Technology:**

- Conference rooms available for meetings

**E. Access to Capital:**

Indirect: non-capital/loan-based programs and services, including:

- Marketing and Capital Funding Services
- Partnering
- Capital Funding

**F. Advocacy:**

- Networking: opportunities for majority and minority enterprise partnering
- Other: High profile business events offering support and synergy for business culture: Robert R. Church's Luncheon, Robert R. Church Top Minority Companies/Corporation Golf Tournament, MASREA Collegiate Scholarship Fund, Holiday Business Card Exchange, Business Showcases, Executive Management Institute

**G. Contracted Services:**

- Legal Services
- Human Resources Management
- Management & Financial Consulting Services
- Proposal & Contract Development Services
- Employee Health Benefit Services
- Joint Venture Coordination Services
- Life Cycling

Contractors & services provided:

- 1<sup>st</sup> Door – Human Resource Management
- alt.Consulting – Life Cycling (critical path cycles)
- Ensafe – bidding and estimating processes
- Financial Services Exchange – counseling, business plan & loan presentations at banks
- Church's Health Center – insurance programs for MBEs and WBEs
- Christian Brothers University – Executive Management program
- Local attorneys - legal services

#### H. Referral Services:

Services:

- Loans
- Technical Assistance
- Counseling/Training
- Business Development

Agencies and services:

- Renaissance Business Center (RBC)
- Tennessee Small Business Development Center (TSBDC)
- U.S. Small Business Administration (SBA)
- Black Business Association (BBA)

### III. Clients Served

- |                               |  |
|-------------------------------|--|
| <b>A. Gender:</b>             | Both   |
| <b>B. Client Type:</b>        | All  |
| <b>C. Client Income:</b>      | All  |
| <b>D. Geographic Focus:</b>   | Memphis SMA  |
| <b>E. Populations Served:</b> | Youth (16-24 years), Adults (25+), Elderly (55+)     |
| <b>F. Sectors:</b>            | Service, Manufacturing, Construction                 |
| <b>G. Company Size:</b>       | 51+ Employees  |
| <b>H. Stages of Business:</b> | Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years + |

#### I. Other Client Eligibility Criteria:

- Based upon membership status

#### J. Not Eligible: N/A

### IV. Access to Services

- Application/Intake Form
- Written Requests
- Referral
- Web-based Requests
- Membership

## MEMPHIS BRANCH OF THE NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE (NAACP) – SMALL BUSINESS OPPORTUNITIES

The primary focus of the NAACP continues to be the protection and enhancement of the civil rights of African Americans and other minorities. The NAACP works at the national, regional, and local level to secure civil rights through advocacy for supportive legislation and by the implementation of our Strategic Initiatives.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Johnnie Turner, Executive Director
<b>B. Address:</b>	588 Vance Avenue Memphis, TN 38126
<b>C. Phone Number:</b>	(901) 521-1343
<b>D. Fax:</b>	(901) 526-2637
<b>E. Email Address:</b>	N/A
<b>F. Website:</b>	N/A
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:30am - 5:00pm
<b>H. Membership Required:</b>	No
<b>I. Fee-Based Services:</b>	No

### II. Services

#### A. Counseling:

- One-on-One

#### B. Technical Assistance:

NAACP Small Business Opportunities offers Hands-on technical assistance in the areas of:

- Pre-Venture Start-up
- Business Start-up/Acquisition
- Business Plan Development

#### C. Skills Training (certificate programs, secretarial skills, etc.): N/A

#### D. Access to Information & Communication Technology: N/A

**E. Access to Capital:**

- NAACP Small Business Opportunities offers indirect access to capital

**F. Advocacy: N/A**

**G. Contracted Services: N/A**

**H. Referral Services:**

NAACP Small Business Opportunities makes referrals for the following services to the entities below:

- Loan Review/Analysis: Black Business Association
- Operations/Human Resources: Black Business Association
- Finance/Budgeting/Accounting: SCORE
- Government procurement, loan review/analysis: Memphis Minority Business Council

**III. Clients Served**

- A. Gender:** Both
- B. Client Type:** All
- C. Client Income:** Very Low, LMI Only
- D. Geographic Focus:** City-wide
- E. Populations Served:** Adults (25+)
- F. Sectors:** All
- G. Company Size:** 1-5 Employees
- H. Stages of Business:** Start-up

**I. Other Client Eligibility Criteria:**

- Credit History: Credit checks required, though no one is turned away for bad credit. Assistance with credit repair is available.

**J. Not Eligible:**

- All clients are eligible

**IV. Access to Services**

- Services are accessed via an application form

## NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS (NAWBO)

NAWBO is the only dues-based organization in the United States that represents the issues of women business owners exclusively. NAWBO has more than 90 chapters in cities across the country that seek to connect, educate and empower women business owners. Membership is currently more than 7,000 total and reflects a wide range of size and scope of businesses. The stated purpose of the association is to propel women entrepreneurs into economic, social and political spheres of power worldwide. NAWBO offers members a selection of benefits for their business including opportunities for networking, support, encouragement, idea exchange, and discounts on goods and services. NAWBO seeks to strengthen the wealth creating capacity of its membership, promote economic development, create innovative and effective changes in the business culture, build strategic alliances, coalitions, and affiliations; and transform public policy and influence opinion makers.

### I. Contact Information

<b>A. Program Manager/Contact:</b>	Deborah Carpenter
<b>B. Address:</b>	2873 Farrisview Blvd Memphis, TN 38118
<b>C. Phone Number:</b>	(901) 365-1788
<b>D. Fax:</b>	(901) 365-8956
<b>E. Email Address:</b>	<a href="mailto:springsy2k@aol.com">springsy2k@aol.com</a>
<b>F. Website:</b>	<a href="http://www.nawbo.org">www.nawbo.org</a> (member password required)
<b>G. Hours of Operation:</b>	Mon. – Fri., 8:00am - 4:00pm
<b>H. Membership Required:</b>	Yes
<b>I. Fee-Based Services:</b>	Yes

### II. Services

#### A. Counseling:

- Group

#### B. Technical Assistance:

Guided technical assistance is offered in the following areas:

- Pre-Venture Start-up
- Business Start-up/Acquisition
- Business Mentoring
- Membership Benefits for Female Business Owners



**C. Skills Training (certificate programs, secretarial skills, etc.):**

NAWBO offers the following skills-building opportunities:

- Business incubator seminars to assist business owners obtain certification.
- Education Network
- Various Seminars, Classes, Conferences

**D. Access to Information & Communication Technology: N/A**

**E. Access to Capital: N/A**

**F. Advocacy:**

NAWBO offers the following advocacy and research services:

- Current Small Business/Economic Trends: Center for Female Business Research
- Networking
- Lobbying
- Political Action Committee

**G. Contracted Services: N/A**

**H. Referral Services:**

NAWBO provides the following referrals to the entities below:

- Job training: Workforce Investment Act Network
- Various business services: Renaissance Business Center
- Referrals to bookkeepers, marketers, etc.

**III. Clients Served**

<b>A. Gender:</b>	Women
<b>B. Client Type:</b>	All
<b>C. Client Income:</b>	All
<b>D. Geographic Focus:</b>	Tri-County/State, Greater Memphis Area
<b>E. Populations Served:</b>	Adults (25+), Ex-offenders, Refugees, Immigrants
<b>F. Sectors:</b>	All
<b>G. Company Size:</b>	All
<b>H. Stages of Business:</b>	Start-up, 1-3 years, 3-5 years, 3-5 years, 5 years +

**I. Other Client Eligibility Criteria:**

- Services Require Fees: Membership and Events Fees
- Distressed Businesses: NAWBO works with “distressed” business owners to help them recover their businesses.

**J. Not Eligible: N/A**

**IV. Access to Services**

- Services are accessed by visiting the website or calling to request a membership application

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**Special acknowledgement of the following  
organizations for their participation**



**The City of Memphis Renaissance Business Center (RBC), our One-Stop-Shop, provides entrepreneurs and small businesses in Memphis with training, one-on-one counseling and information to assist in their success. Through the RBC's technical assistance programs, new and growing companies are guided through preparing business plans, financial statements, and loan application. The RBC's Mission is to serve as a catalyst for economic development by providing high quality, innovative programs, which strengthen and support small business enterprises in an environment that exceeds customer expectations.**

**RENAISSANCE BUSINESS CENTER  
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**Special thanks to**



**Printing Services for their contribution and support to this project.**